JOHN BULL

Vol. II. No. 31. SATURDAY, JAN. 5th, 1907. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.]

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

Contents

The World, The Flesh, and The Devil.

John Bull's Biscuits.

John Bull in the City.

Rural Housing.

John Bull in the Courts.

Among the Books. By Frank Harris.

The American Girl.

John Bull's Womenfolk.

John Bull's Post-cards.

The Cartoon.

Witty-Cur's Almanack.

Fiction is Stranger than Truth.

Human Documents.

How Canada is Boomed.

Bull's Eyes.

Letter Bag. Racing Notes, Etc.

NOW READY. . . . . .

Mind you be IN TIME. .

6D. NETT.

By Post, Eightpence

We MAY not print more than a billion.

WITTY-CUR'S BLESSED ALMANACK.

We MAY print less than a million.

How will you FEEL if you are left out in the cold?

Mo. Bell wringe his hands over it.
Will Crooks has pneumatic feet through it.
Jabez Balfour prefers it to skilly.
Colonel Maxse threatens to rewrite it.
Lord Roberts advertises in it.
Peter the Regicide whets his dagger about it.
Lord Northcliffe becomes commoner after reading it.

SMITHS are striking for it.
WILLINGS are willing to sell it.
WYMAN is wondering why men buy it.

No other ALMANACK
contains so little
INFORMATION
as
WITTY-CUR'S.

Remember that your dear old Friend
JIM CROW
has condescended to Edit it.

WHAT LUCK FOR YOU, if you are in time.

IF YOU DON'T LIKE IT
Give it to your Dog. Throw it at your Cat. Use it in your Bath

Sacrifice your breakfast.
Lose your lunch.
Do without your dinner.
BUT BUY JIM CROW.

The advertisements alone are worth the money.

JOHN BULL.

Politics without Party—Criticism without Cant;
Without Fear or Favour—Rancour or Rant.

Vol. II. No. 31. Saturday, January 5th, 1907. One Penny.

IMPORTANT NOTICE.

The Offices of JOHN BULL *have now been removed to* 4. RED LION COURT, FLEET STREET, LONDON, *where, in future,* ALL COMMUNICATIONS *must be addressed, except in regard to advertisements (see notice below).*

Letters must be addressed to the Editor, or the Publisher, according to whether they relate to Editorial or business matters.

All editorial inquiries MUST BE MADE BY LETTER.

All matter appearing in JOHN BULL, *unless otherwise signed, is editorial.*

TO ADVERTISERS.

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM — — — — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

All business communications to be addressed to the Publisher, JOHN BULL, 4, *Red Lion Court, Fleet Street, London.*

THEATRES, ENTERTAINMENTS, ETC.

LONDON HIPPODROME
TWICE DAILY,
at 2 and 8 p.m.
AN ENTERTAINMENT OF UNEXAMPLED BRILLIANCE.

DALY'S THEATRE.—Produced by Mr. GEORGE EDWARDES, EVERY EVENING at 8.15, MATINEE EVERY SATURDAY at 2.30, the new Comedy Opera in English, entitled
"THE MERVEILLEUSES."
Box-office 10 to 10. Telephone 3095 Gerrard.

ALHAMBRA. — "L'AMOUR." GRAND BALLET.—
AGNES AND JULIUS ZANCIG, THOUGHT READERS.
"Two Minds with but a single thought."
URBANORA Up-to-date Pictures, etc.
Doors 7.45. Manager, George Scott.

The place for a QUIET LUNCH, a COMFORTABLE DINNER, and a COSY SUPPER.
THE WEST END HOTEL,
Arundell Street, Coventry Street,
PICCADILLY CIRCUS, W.

In close proximity to all the leading places of Entertainment.

EXCELLENT CATERING AT STRICTLY MODERATE TARIFFS.
TABLE D'HOTE or A LA CARTE.

The Choicest Wines and Liqueurs and Finest Brands of Cigars a Specialite.
Telephone: 3818 Central. Proprietor, E. PORTA.

DETECTIVE WORK.
Divorce and Confidential Inquiries Undertaken by
WM. PIERREPONT,
With SECRECY, ABILITY, and DESPATCH.
GO TO HIM IF BLACKMAILED, Troubled, or in Difficulties.
Special experience also in Will Cases.
WM. PIERREPONT, 27, Chancery Lane, W.C.
T.A.: "Bullseye, London." T.N.: 10,573 Central.
REFERENCES TO LEADING LONDON SOLICITORS.

WHY PAY RENT?
The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
6, Paul-st., Finsbury, E.C. M. GREGORY, Managing Director

THE WORLD, THE FLESH, AND THE DEVIL

[*The Editor discourses upon passing events and topics of the day.*]

JOHN BULL, with this issue, enters upon its second volume—the first consisting of the thirty numbers published from June 9 to December 29 of last year, inclusive. We hope we may attribute our success in some measure to the quality of our contents. But we also recognise that in a large degree opportunity has served us. What *Truth*, in its best days, when "Labby" was young and vigorous, was for the few, it has been our aim to be for the many. Hence we have come to be known as the "Penny *Truth*." The success of our journal has been unique. JOHN BULL has ceased to be a journalistic enterprise—it has become an institution. And as our power increases, we trust our sense of responsibility may keep pace with it. Nearly a quarter of a million people now read our pages weekly. Between them and ourselves is being formed an ever strengthening bond of union and of sympathy. It is a great clientele. We will endeavour to justify it.

* * * * *

There will be no revolution against the Lords—yet. Both the battle-ground and the timing of the battle have been badly chosen. As Mr. Healy, with his native shrewdness, asked the Government, "Are you going to the country against the Lords on the question whether half an hour a day shall be set apart in our schools for teaching children the word of God?" Of course, it is a specious way of putting it; but it is the way the Lords *would* put it. So much for the battle-ground. And the timing? Well, the Christmas pudding has settled it. Revolutions and Christmas pudding do not blend. Revolutions require empty stomachs. When Napoleon was told that the people were growing restless and menacing, he replied, "Put some more gold on the roof." And when, in future, the Lords are told that the people are about to revolt, they will say, "Give them more Christmas pudding." The moral of all of which is that if you wish to overthrow the House of Lords, you must keep religion out of the conflict, and take care that it does not clash with the festive season.

Cabinet changes are in the air. All that is actually known—to the public—at the time we go to press with this issue, is that Mr. Bryce goes to Washington. And a most excellent—an ideal—Ambassador will he make. Cultured and courtly, and knowing America upside down, he is just the man for the job. But who is to succeed him at the Irish Office? Here is a glorious chance for the Prime Minister. *Why not ask Mr. John Redmond* to accept the post? Of course, he would have to obtain the consent of his colleagues—but *could* they refuse it? There is the solution of the Irish question.

Constructively, it may be said that the Irish Devolution scheme is in its main lines already settled. It will be at once something more and something less than Gladstone's "Home Rule," more compact, because less experimental, more easily workable, because less embarrassed by conflicts within the Holy of Holies. Every member of the Government is pledged to it. Every man

in the Cabinet has had a hand, or will have a hand, in framing it. The Home Rule Bill of Gladstone was at its inception a one-man show, and that is where the old man made his initial mistake, confronted as he was by several members of the Cabinet who joined him in doubt or semi-revolt. The times are changed, and the circumstances are changed with them. The Premier has not only a big majority, but a docile majority. He can hardly go too far for them.

That the Irish Bill will go through the Commons is a certainty. But here again looms the coroneted spectre of the Lords. How is C.-B. going to get his Bill through the Gilded Chamber? Is he willing that the House of Lords shall dig its grave, as it has dug the grave of the "Education" Bill? After weeks on weeks of heated controversy, is he willing to have nothing for his pains except another corpse, and another grave? Is he ready to plunge the country into a General Election at the bidding of non-elected and non-representative peers, who toil not, neither do they spin? This is the vital question for decision, not to-morrow, or the day after, but to-day—now.

Does the Government really want a row with the Lords? Then let them make their cry the rejection of the Plural Voting Bill. What the dickens does it concern the Lords how the Commons are elected? Like their confounded impertinence to tamper with such a measure. Peers are forbidden to interfere in elections. We must have a new Sessional Order affirming the right of the people to elect their representatives without any meddling by the Lords. That is a better cry than Chapel v. Church.

We cannot profess to any great admiration for the tactics of the Government in regard to the Lords and the "Education" Bill. When the House of Commons had contemptuously flung back the amendments of Lord Townshend and his colleagues, it was not unreasonable to suppose that Ministers meant business, more especially as some of them were breathing fire and slaughter. Yet the Commons had no sooner thrown out the amendments *en bloc* than the Government commenced to offer a list of compromises, and to meet the enemy in conference. The result was that, when they found Ministers weakening, the enemy stuck to their guns. So once again we have the lesson that it is foolish to cast your bread upon the waters unless you are sure that it will come back well buttered.

For weeks on weeks the time of the House of Commons was occupied in discussing this Bill, which has as little to do with education as it has to do with the man in the moon. The Lords killed it, the Government buried it; so that all the country has in exchange for the time and travail of its representatives is a corpse in the grave. The Prime Minister now tells us that "a way must be found and will be found by which the will of the people, expressed through their elected representatives, will be made to prevail." We have heard that story before. We heard it in the Iron Duke's day. We heard it in Dizzy's day. We heard it in Gladstone's day. We heard it in Lord Salisbury's day. We heard it in Lord Rosebery's day; and what has happened on the "Education" Bill does not convince us that we shall get much forrarder now that we hear it once again.

Let us have a second Chamber, by all means. The more we see of the House of Commons and its working, the more are we convinced of this necessity. But let it be a Chamber appointed—not necessarily by popular election—upon the principle of Experience, Wisdom, Mature Judgment, and Knowledge of public affairs. We will shortly place before our readers some ideas about its constitution and method of appointment.

If there be any truth in the statement of Mrs. Margaret Kelly, who was arrested with the lady suffragists outside the House of Parliament for disorderly conduct, it would appear that (although an old offender) she has been harshly dealt with by the imposition of a sentence of twenty-one days' hard labour. Margaret said that she, with a number of other women, had been brought to the House by the lady suffragists, who had earlier in the evening entertained them at tea; and this statement was corroborated by Inspector Neville. As the prisoner was also charged with being drunk, it would not be uncharitable to assume that her tea had, with or without the knowledge of her hostesses, been diluted with a modicum of something stronger than milk. The magistrate would have been too glad to have dismissed the charge against the other women, had they promised not to repeat the offence, and as Margaret was most emphatic in declaring, "It's the first time I've been to this 'ere House of Commons, and I'll take care it's the last," we are of opinion, in spite of her previous convictions (this being her first appearance as a political offender), that she should have been more leniently dealt with and allowed to spend her Christmas at home. At any rate, if it be true, as Inspector Neville alleges, that these "ladies of refinement" bring down with them a number of women to assist in creating a disturbance, equally drastic punishment should be meted out to them as to the tools they employ. Perhaps, however, we must accept Margaret's story with a grain of salt. We have never, ourselves, seen a suffragette intoxicated with anything stronger than the exuberance of her own hysteria.

It is an enterprising age. The other evening we were attracted by the sub-heading of the City News in one of the evening papers—"English Goldfields." We have been searching for English goldfields all our lives, and at once jumped to the text. The revelation was that "some interest is taken in the market in a mysterious scheme to acquire a goldfield in England, not 200 miles from London," and it was added that the shares had, according to statements made, changed hands at 22s. Perhaps they changed hands from the right to the left, or from the left to the right. We shall take no hand in them, anyhow, whilst people who do will get very little change.

That English gold mine recalls to us some of the enterprises started during the South Sea Bubble. One was "for furnishing funerals to any part of Great Britain"; another "for a wheel for perpetual motion—capital one million." A company "for improving children's fortunes" was the notion of one financial genius. Then there was a man who proposed a company "for paying pensions to widows and others, at a small discount—capital two millions." There was also in the list a company "for extracting silver from lead," and another "for making iron with pit coal." But the pick of the stall was the company "for carrying on an undertaking of great advantage, but nobody to know what it is." For all we know to the contrary, this also "changed hands at 22s. a share." Most of the world's timber is carried under people's hats.

The craze for miniature rifle ranges has reached Australia, it seems. Every boy out of knickerbockers is in search of a gun and a target. He yearns to train his youthful mind to shoot; and so in Sydney and suburbs the formation of clubs is becoming a matter of almost everyday occurrence. The railway department has its rifle club. Even the tramway department has its club; whilst a suburban club has inscribed over its portals the startling legend, "Patriotism means the ability to shoot straight." The proper definition of an island, no doubt, is a piece of land entirely surrounded by Englishmen; but if we must each beg, borrow, or buy a gun and join a rifle club before we can become patriots we shall certainly have to revise the Sermon on the Mount.

What the *Mail* describes as "striking testimony in favour of the Darwinian theory of the missing link" is reported by Professor Klaatsch, of Heidelberg. This eminent man of science, while examining some Australian natives, found that one of them had hands and feet like those of monkeys. They told him that in the unexplored regions between Daly and Victoria there were numerous people having similar hands and feet, and otherwise bearing a strong resemblance to large monkeys. The professor has therefore gone in quest, and friends will kindly accept this (the only) intimation.

No doubt the missing link is somewhere about, but it takes a long time to discover, at any rate in one solid piece. It has been discovered in parts several times, and a really fine specimen, unearthed by Professor Klaatsch or anybody else, would look well as a museum exhibit. We remember that several years ago Professor Dubois discovered in Java some fossil remains, also hailed, on doubtful evidence, as parts of the missing link. Huxley had a joke about it. "The Dutchman," he says, writing to his friend Hooker, "seems to have turned up something like the missing link, according to a paper I have just received. I expect he was a Socratic party, with his hair rather low down on his forehead and warty cheeks. 'Pithecanthropus erectus,' Dubois (fossil), rather Aino-ish about the body, small in the calf, and cheese-cutting in the shins."

The announcement that Fragson went over to Paris to sing at the benefit of Paulus recalls the ease of a public descent in Paris. Perhaps in no city in the world may a man or a woman rise and fall so quickly. Paris loves a success while it is new and piquant—fêtes it, courts it, worships it; but it quickly drops its heroes and heroines, and its successes to-day may easily be its failures to-morrow. Paulus has discovered this. He was the man who all but sang France into a revolution. Who that was in Paris in those stormy Boulanger days can forget the ringing "En Revenant de la Revue," sung all over the city like a new Marseillaise? It was Paulus who started:—

"Moi j'faisais qu'admirer
Notr' brav' General Boulanger,"

and became a Parisian idol hardly second to Boulanger himself, and made pots of money while the fever lasted. But Paulus has been "cut" for a long time. Paris has had a hundred idols since he was on a pedestal. Not only is he forgotten, but neglected, and Fragson, who himself knows the fitfulness of the Paris multitude, has sung for Paulus at a charity benefit. We are a little more grateful, or complaisant, in London, where a "footlight favourite" can live on the old songs for ever and for ever.

Two prisoners recently applied to the Recorder under the Poor Prisoners' Defence Act that legal aid might be assigned them for their defence. The first was a man charged with murder. The Recorder remarked that it "was not the practice to apply that Act in cases of this kind." The other was a man charged with making an elaborate series of fraudulent statements with intent to deceive and defraud the shareholders of a company of which he was a director. The Recorder said that "the fact was that the Poor Prisoners' Defence Act was never intended to apply to complicated financial cases of this sort." Presumably, the only kind of case to which the Act is intended to apply is where the crime alleged is so insignificant, the case is so simple, and the defence so strong that the defendant is sure of an acquittal!

We have been favoured with a copy of the *Sunday Companion* for December 15th. The front page contains a large picture illustrating "the terrible evil of street betting." This picture consists of a group of workmen and others eagerly scanning the latest paper, whilst the street bookmakers are busily plying their trade. The joke of the thing is that the name of the paper does not appear in the picture, whilst in another sketch, illustrative of the same subject, upon a different page, the name is deliberately blurred over. On referring to the imprint of the *Sunday Companion*, we observe that it is one of the Harmsworth publications. Was the paper in the betting pictures the *Evening News*?

We should like to know why our very amiable Roman Catholic Ambassador at Constantinople is compelled by an economical Government to cherish an Anglican chaplain at the public expense.

We hear from Constantinople that there are constant ructions between the naval officer commanding the "Imogen" and the Embassy people. They look on her as their yacht, whereas he looks on her as one of his Majesty's ships. She is steamed off to Athens on a pleasure trip, then somewhere to let an unpaid attaché do a bit of shooting, and then to fetch a monthly nurse. If our flag is shown off Constantinople, it should be on a vessel of some size. The "Imogen" has not even a signal gun, and only 18 men. The Germans are wiser in their generation.

A young man recently received a letter from a pious but penniless aunt, who exhorted him to virtue, and wished him "a merry Xmas." He replied gratefully, but wound up by saying, "I am surprised that a lady usually so reverent should refer to our Lord as a mere algebraical quantity."

John Bull's Biscuits

AWARD No. 151.

For informing its readers that on his arrival at Calcutta Mr. Dadabhai Naoroji was welcomed in "a shower of jewels." and that "on his stepping out of the train, a Hindu gentleman presented him with a silver bowl, and then showered a quantity of rubies, emeralds, pearls, sapphires, and diamonds over him,"

THE *DAILY MAIL*
TAKES THE BISCUIT.

AWARD No. 152.

For stating that it is highly satisfactory to hear children cry when they are being christened, as that is a sign that the devil is coming out of them,

THE WIFE OF AN EAST SUSSEX RECTOR
TAKES THE BISCUIT.

AWARD No. 153.

For stigmatising her brother's action in paying her fine of 20s. as "a gross interference with the liberty of the subject,"

MRS. KEATING HILL
(A would-be Suffragette Martyr)
TAKES THE BISCUIT.

AWARD No. 154.

For stating that the principal parties to a recent divorce suit, married in 1890, "lived happily until 1905," and then saying that in 1901 the husband kicked the wife, and in 1902 gave her a black eye,

THE *EVENING NEWS*
TAKES THE BISCUIT.

AWARD No. 155.

For tendering as evidence that a man was a bookmaker the fact that he had in his pocket a piece of paper containing the names of some racehorses,

SUB-DIVISIONAL INSPECTOR JAMES SMITH
TAKES THE BISCUIT.

AWARD No. 156.

For objecting to one of the pictures outside the Palace Theatre on the ground that it represented "an apparently nude woman,"

THE REV. G. C. WILTON, OF ST. MARY'S, CHARING CROSS,
TAKES THE BISCUIT.

IN THE CITY.

CHARTERED COMPANY'S GUARANTEES.

We last week referred to the latest obligation undertaken by the Chartered Company, the guarantee on the issue of £625,000 preference shares of the new Victoria Falls Power Co. Where is the money to come from? The Chartered Company, we are told, in its next report will show that for the first time in its history its income from Southern Rhodesia will balance its expenditure. But what of the accumulated debit balance of many millions? What of the continued annual losses on the working of Northern and North Western Rhodesia? What of the guarantees on the debenture issues of the Mashonaland and Rhodesia Railway Companies. The reports of these two undertakings have just been issued, and they show that both companies are still working at an enormous loss—the net result of the year's work is that the Rhodesia Company's debit balance is increased from £636,200 to £779,300, and that of the Mashonaland Company from £271,594 to £340,668. In both instances the Chartered Company guarantees the debenture interest for varying periods, the debentures issued being—by the Rhodesia Company £6,202,623, and by the Mashonaland Company £3,268,800. The debit balances are arrived at after meeting debenture interest, and it would be interesting to know why the Chartered Company is not called upon to fulfil its guarantee year by year. In any event the amount for which it is liable is rapidly growing to a stupendous aggregate. This is an obligation which the Chartered Company would be well advised to consider before undertaking further liabilities—it is also a matter which those who secured Victoria Falls Prefs. should regard when estimating the real value of the guarantee of which so much was made in the recently issued prospectus.

CARTER'S DEEP LEADS.

We have already drawn attention to this new parent company—formed to take an active part in the coming Deep Leads mining boom. We understand that a portion of the shares will shortly be offered for public subscription, and we anticipate that the issue will be considerably over-subscribed, as the Company controls a larger area than any other parent undertaking, whilst the chairmanship of Mr. Wm. Carter, the founder of the great "Homesteads" enterprise, and a man of substance and high commercial reputation, will be an additional attraction to the discriminating investor.

IS IT THE CLIMAX?

We have previously warned our readers against the American market. The latest traffic returns are significant. For November, 21 roads out of 61 report decreases. This is attributed to the extensive reductions in freights effected just prior to the new Inter-State Commerce law coming into force. What with declining receipts, increasing wages, advanced cost of materials, and a threatening political aspect, it certainly looks as though American railway prospects have reached their climax for the time being. If so, the big men of Wall Street will have all the work before them if they are to tempt the public to shoulder a portion of their crushing burden of securities. If they cannot——

AMERICAN MINE MONGERING.

Another instance of the dire influence of American financial control over mining properties is to be found in the experience of the show mine of Cobalt—the Nipissing. The Guggenheims, the Wall Street firm known to British investors in association with the Esperanza of Mexico, recently bought an option on the Nipissing. For this they actually paid £500,000 cash down, and it was promptly assumed that the property must have fabulous worth. Market values moved accordingly, but when the shares reached a giddy height persistent selling commenced until Guggenheims suddenly announced that they did not intend to exercise their option, as their expert's report was unfavourable! The quotation promptly slumped from £7 to £3, and Wall Street is wondering who were the bears at the top. The story recalls the experience of the London market with Strattons and a big South African house.

HOW to INCREASE your INCOME
STRIKING SUCCESS!
Write at Once for Pamphlet (post free on mentioning this paper.)
The City and Westminster Exchange, Ltd.
Stock and Share Dealers,
Queen Anne's Chambers, Westminster, S.W.
Telephone Nos. 867 Westminster, and 7765 Gerrard.
Telegraphic Address, "Stockwork," London.

BLOWING THE TRUMPET.

That vigorous print, the *Sydney Bulletin*, has the following remarks upon the "Mining Year Book's" reference to Broken Hill tailings:—

> The "Mining Year Book," published by London *Financial Times*, blows the Broken Hill trumpet for the boomsters who have big parcels of shares to get rid of. Especially about zinc. After computing (at boom prices) that metals in the mines (10,000,000 tons) and tailings have a gross value of £73,000,000, the yarn winds up with the statement:—"At present prices for silver, lead, and zinc, a profit of 20s. per ton can be made out of B.H. Prop. tailings." Well, why in thunder don't they make it? Here is Block 10, selling the best tailings on the field for 5s. per ton; and the South, after making the most elaborate inquiries, is selling its output for years to come for 3s. 6d. per ton; and here is the Zinc Corporation itself making a loss. Last half-year the B.H. Prop. treated 113,377 tons of tailings, and all it got for ore and concentrates was £49,945. Zinc separation cost £12,606, and sulphuric acid £6,445; total, £18,951. So if there were no other expenses, and no need to write off anything for depreciation, and if the whole of the £49,945 were got for zinc concentrates, there would be a profit of £30,994 from 113,377 tons, equal to 5s. 7d. per ton, which isn't £1 per ton by a long chalk.

"GOD'S CREATURES."

A few days ago the shareholders of four of the motor omnibus companies met to consider a scheme of amalgamation. The suggestion of amalgamation had much to commend it—assuming equitable proposals, but this condition is lacking in the scheme put before the shareholders of the four companies. The new company is to be burdened with ordinary capital of £186,000 in order that the claims of the holders of the £18,000 deferred shares may be met. It is due to the directors that this deferred capital was created, and this is how one of them, Sir Henry Seton Karr, a guinea pig, if ever there was one, defends the allotment:—

> It is perfectly true that the Deferred shareholders are getting a large slice in the Ordinary shares of the new amalgamated company, but let me say, after all, these Deferred shareholders are God's creatures, and are entitled to consideration."

We suppose they are as much God's creatures as other folk, but what has that to do with the creation of deferred shares. It is the devil who has most to do with that sort of creation.

A DYING MINE.

Threatened mines live long. According to all official calculations and Rand Mining experiences, the Bonanza should have expired months ago. Yet we have this wonderful little property once again presenting a handsome Christmas box of 5s. 6d. per share to its shareholders. It is quite possible that regular crushings will continue for at least another year, and even then shareholders, so far as they possess any power against the controlling house of Eckstein, should demand independent investigation before the property is sold off for its bare value as a freehold.

TUBE TRAFFIC.

The Great Northern, Piccadilly and Brompton tube has started well with a traffic of £3,180 for its first week, which at least shows that the route is likely to prove lucrative when more fully developed. The Baker Street and Waterloo is picking up ground, showing an advance of £70 last week on the previous period. Both companies will improve their position when the Charing Cross-Euston is opened this year. The Baker Street-Waterloo receipts are now on a basis of £613 per mile, the City and South London shows £509, and the new tube £353. The Brompton route is evidently drawing traffic already from the older "Undergrounds"—for last week the Metropolitan showed £2,543, and the District £95 decrease.

JOINT STOCK SALVAGE SYNDICATE.

As will be seen from an announcement on another page, the business and interests of this Syndicate have been taken over by the John Bull Investment Trust and Agency; and as this concern has been paying regular monthly dividends for some time past, and is understood to have a large amount of profitable business in hand, the members of the Syndicate are to be congratulated on the arrangement arrived at.

JOHN BULL INVESTMENT TRUST AND AGENCY.

An issue of 25,000 further shares, at a premium of 10s. per share, is announced. Particulars will be found in another page.

THE

John Bull Investment Trust and Agency,

LIMITED.

CAPITAL . . . £100,000.

Divided into 100,000 Shares of £1 each,
Of which 25,000 Shares have already been allotted.

25,000 FURTHER SHARES ARE NOW OFFERED FOR SUBSCRIPTION AT A PREMIUM OF TEN SHILLINGS PER SHARE.

PAYABLE:—10s. per share on Application.
10s. „ „ „ Allotment.
10s. „ „ „ March 25th, 1907.

Governing Director.

HORATIO BOTTOMLEY, M.P. (Editor of *John Bull*), *assisted by an Advisory Committee to be appointed at the First General Meeting, and to be thereafter elected annually.*

Offices.

4, Red Lion Court, London, E.C.

THIS Company has been formed for the purpose of taking over and extending the business of the "JOHN BULL INVESTMENT TRUST AND AGENCY," which has been carried on with great success for some time past in connection with *John Bull*—the object being to afford the readers of that journal an opportunity, by co-operative means, of participating, under the direction of the Editor, in profitable joint stock enterprise; and, at the same time, of transacting their stock and share business without the intervention of "outside brokers" on the one hand, or the expense and technicalities of the London Stock Exchange on the other.

The Trust and Agency commenced business in June last, and the following Interim Dividends have already been paid:—

For	July	One Shilling per Share.
„	August	„ „
„	September	„ „
„	October	„ „
„	November	„ „
„	December	Two Shillings „

Arrangements have now been completed for taking over the whole of the assets and interests of the Joint Stock Salvage Syndicate, an allied undertaking under the same direction; and a considerable addition to the profits is anticipated from this source.

The Company is interested in various Industrial and Mining enterprises, and also owns a substantial interest in *John Bull*—the remarkable success of which has been unique in modern journalism.

Applications for the present issue must be made upon the subjoined form.

January, 1907.

APPLICATION FORM.

To the Secretary,

The John Bull Investment Trust and Agency, Ltd.,

4, RED LION COURT, FLEET STREET, LONDON, E.C.

I hereby apply for .....Shares of £1 each at the price of £1 10. per Share, on the terms of the Prospectus dated January, 1907, and I enclose herewith the sum of £ : : , being a deposit of 10s. per Share upon this application.

Name .....

Address .....

.....

Description .....

Date.....

LIFE ASSURANCE AT THE LOWEST COST.

(*From a Correspondent.*)

There appears to be an increasingly large demand for what is known as "Non-profit" Insurance, by which term is meant the maximum amount of cover which can be obtained for a certain fixed annual premium.

From a business point of view, the system of making periodical additions to a policy by way of bonus would appear somewhat inconsistent.

For an Office to be in a position to make such additions as are made is conclusive evidence that the profits which are derived by the present system must be somewhat considerable, and the very fact that the periodical valuations reveal such surpluses as they do, shows clearly that the offices are receiving from some source more than is necessary in order to enable them to fulfil their obligations.

The only source from which this excess can be received would appear to be the policy-holder. He, however, has no real cause for complaint, for if insured with one of our best British Offices he can never pay in premiums anything like as much as he will receive on attaining a selected age, provided, of course, that the contract has not been broken by the non-payment of premiums.

The inconsistency surely lies in the fact that the companies charging such heavy rates of premium find it necessary after a few years to return a portion of the same by way of "bonus."

It would be quite feasible, were Life Assurance in an experimental stage, that a somewhat fancy rate of premium should be necessary, but with an experience of over two hundred years, it is reasonable to expect that rates shall be reduced, and so bring the handsome profits into immediate and practical use.

Some companies have met the demand for lower premiums, and for competitive purposes rather than in a beneficent spirit, have lowered their tables somewhat substantially.

Whether an insurer under present conditions should effect his assurance under the "with" or "without" profits' schemes is a question.

As regards business men, and by these are meant all who depend directly upon their own personal efforts for the success of their business, and who require all the working capital they can find, the maximum amount of cover for the annual sum which can be spent in premiums is absolutely essential. There is also another extensive class of business men who should obtain the largest cover possible, and that is the man who depends absolutely or mainly upon his salary. His relatives or dependents would have to rely solely upon his Life Assurance should he meet with an early death.

There is often a great deal of selfishness displayed in the selection of a policy. A man is inclined to neglect, or partially so, the immediate demands of those who are dependent upon him, which he certainly does when his only policy is only payable to himself at a certain age. Under this plan he receives anything but the maximum amount of cover, it being the most expensive form of policy. Surely the protection of a wife and family should be considered first.

It is now possible for a man aged 35 years to obtain from one of our strongest companies, for a premium of £22 payable annually, a whole-life without profit assurance for £1,000. Full guaranteed surrender values are a part of the contract. The difference between this rate and a "with profit" premium for an assurance of the same amount will alone purchase an additional policy of over £318. Surely a certainty like this is equal in value to a mere prospect or chance, for only in exceptional cases can a bonus be in any way guaranteed.

If a man desires to protect others principally, undoubtedly the wisest course to pursue is as here indicated.

Where policies have to be effected for business purposes, the lower rate of premium becomes a very important necessity. The conditions must also be liberal; in fact, an unconditional assurance is essential.

ANSWERS TO QUESTIONS.

We shall be obliged to any of our readers in Scotland for any information they can supply us with as to what is being done at the works of Kosmoid, Limited, at Dumbarton.

KLERKSDORP GOLD MINES, LIMITED.—LIMPOPO (Edinburgh).—Have nothing to do with it. The company was originally formed as the Klerksdorp Gold Estates in 1888, reconstructed as the Klerksdorp Estates in 1891, again in 1894, in 1898, in 1901, and in 1904. In 1906 there was reconstruction for the sixth time. (2) As to the second share you name, our advice is similar.

SOUTH DURHAM STEEL.—D. P. J. (Liverpool).—The present quotation is about 25s., so that you will be no loser if you sell. The company has had a record year, and its position shows much improvement as the result of the year's working. But the conditions have been very favourable, and on the whole we should prefer other investments.

EAST RAND DEEP.—ANXIOUS (Wolverhampton).—You should not increase your holding, but do not sell what you have just now.

TRUSTEES AND EXECUTORS, LIMITED.—TESTATOR (Stroud Green).—Yes, quite safe. Banks do not undertake such duties.

SAFE DEPOSIT.—G. C. (Bristol).—Of the two Banks you name we should choose the Birkbeck. It is an institution of the highest standing.

BRITISH NATURAL PREMIUM COMPANY.—FISH (Bradford).—The financial position of the company is not very strong, and there is much difference of opinion as to its system.

THREE SHARES.—C. T. D. (Highbury).—All are fair speculative investments. We should be inclined to select Slater's, which are not unlikely to go better again before long.

INVESTMENT OF £300.—A. T. (Shanghai).—We cannot advise you to put your £300 into either of the investments you name.

GREAT GERMAN MONEY LOTTERY.—CAPTAIN (Sunderland).—The waste paper basket is the place for the circulars you send us. We thank you for your kindly interest in JOHN BULL.

TWO INVESTMENTS.—CORAN (Faversham).—You could hardly go wrong in selecting Bryant and May and Home and Colonial Pref.

CARGO FLEET.—W. S. (Lancaster).—There is some ground for disappointment at the results of the last year's working. But for the profit on the sale of investments the company would not have been able to have paid the 5 per cent. dividend, or to have made a start with a Reserve Fund of £30,000. Probably the company will do better for the current year thanks to economies effected, and its new and very up-to-date machinery and works, but on the whole we should not be disposed to advise you to increase your holding.

VARIOUS SHARES.—PERPLEXED (Cheshire).—(1) We should hold the deferred shares for the present. (2) The Gold Dredging Company is a very speculative concern. (3) The other companies you speak of are "good for their engagements."

THE CALEDONIAN INSURANCE COMPANY.—POLICY HOLDER.—An excellent company, of high standing, established as far back as 1805. But some other companies give a better return upon premiums paid for Endowment Assurances with profits.

MINING SHARES.—MANCH. (Glamorgan).—We see little advantage in buying these shares.

CLERKS' ASSOCIATION.—BRUM. (Kilburn).—You could not do better than go to the Provident Clerks' and General Mutual Life Assurance Association, of 27 and 29, Moorgate Street, E.C., which draws its customers largely, as its name indicates, from clerks in mercantile houses, and has always been successfully conducted.

SUNDRY MINING SHARES.—SOUTH AFRICA (Edinburgh).—You have a very scratch lot. We fear you will have to exercise a good deal of patience if you are to get out with less loss than present selling would involve; but the quotations have fallen so much that it might be as well to hold on the chance of improvement.

BARNUM AND BAILEY.—SHAREHOLDER (Birmingham).—The Company has been fortunate in securing the services of Mr. Cole, but the outlook is not very hopeful, and we should sell upon the first favourable opportunity.

CHARING CROSS BANK.—A SUBSCRIBER (Manchester).—No.

LIABILITY UPON SALE.—WEST SUNNIGATE (Sunderland).—If the owner of the certificate authorised you in writing to sell it for any price you could get subject to his receiving £40 net, and you have paid him £40 net, he has no right to ask you for particulars, or title to anything you may have got over and above the £40.

ACCIDENT POLICY.—J. S. (New Southgate) sends us the following letter:—

"I have taken out an Accident Policy (Peerless Policy) in the General Accident Assurance Corporation. Condition (6) states: 'It is hereby expressly declared that the Corporation's liability under this Policy, etc., shall in *no case exceed the amount* mentioned in Clause A 1 (one thousand pounds, or Railway accident £2,000), and the amount payable under this Policy shall be reduced ipso facto by the amount for which the Corporation may become liable . . . under any other Policy, Coupon, or . . . *whether entered into between the* Corporation and the assured or *between the Corporation and any other party*, and whether or not a second or other consideration may have been accepted by the Corporation, the intention being to limit the total risk . . . to sum mentioned in Clause A 1' (£1,000).

"Now several periodicals offer, as an inducement to purchase, Insurance Coupons. I enclose one cut from *Answers*. They have 'made arrangements,' but do not say who with. In the event of death by railway accident, and provided they are covered in the General Accident Corporation, I should only benefit by one Policy or Coupon.

"How about Railway Insurance tickets? On going a long journey one does not mind paying 3d. or 6d. extra as insurance, but is it money thrown away if you are holder of policy as I have described?

"I think this subject would interest many readers of JOHN BULL."

CALL OPTIONS.—A. B. (Barnsley).—We cannot undertake to give you the long and technical explanations you ask for, but if you take our advice you will have nothing to do with the concern you name.

DEPOSIT OF £500.—G. A. T. (Southsea).—We think the money would be quite safe, but we cannot take the responsibility of advising you to put it with a concern that does not issue accounts. We would rather put it into Ordinary shares of, say, the Amalgamated Press, Limited, which at 4½, and upon the present dividend-paying basis, would give you the very exceptional return of £9 9s. per cent. On last year's figures the Preference dividend was covered nine times over, and there was a margin of £229,115 behind it.

LONDON AND NEW YORK INVESTMENT.—H. B. (Glasgow).—You would be very foolish to increase your holding at the lower price. The report is as discouraging as it well can be. "Loans to companies in America in which the Corporation is interested" is not an item that the prudent shareholder cares to see in the balance-sheet of a company in which he is interested.

MOTOR OMNIBUS AMALGAMATION.—C. V. (Brighton).—Have nothing to do with it. A study of the report of the proceedings at the meeting of shareholders should more than suffice to prevent any sensible man from risking any money in the concern.

PURCHASE OF SHARES.—W. D. (Liverpool).—We cannot recommend it. This is a bad time for the business upon which the company depends for its profits.

INTEROCEANIC RAILWAY OF MEXICO.— E. W. (St. Albans).—The explanation is that accumulated arrears amount to £10 10s. per share and it is probable that sooner or later they will be paid off.

PERUVIAN CORPORATION.—ANXIOUS (Halifax).—The outlook is not very bright. Working capital is short, the annual income from the sale of guano is a diminishing capital asset, the Reserve Fund is inadequate, and outstanding differences with the Peruvian Government have still to be settled.

SINGER AND CO.—F. F. (Ipswich).—Before the Ordinary shares can get anything three years of dividends on the Preferred shares, which means £13,468, must be paid, and a Reserve Fund of £25,000 accumulated. New blood is wanted on the Board.

LIABILITY FOR DIFFERENCES.—M. A. (Stafford).—If the facts are as you state them it is open to you to plead the Gaming Act, but it is a contemptible defence.

PEOPLE'S BANKS.

Persons interested in the subject of People's Banks should send a Postcard to

MR. THOMAS FARROW,

29, New Bridge Street, London, E.C., for a free copy of his new and instructive publication,

"THE POST OFFICE DEPOSITOR."

or, THE DISCOURAGEMENT OF THRIFT A Case for People's Banks."

I.—RURAL HOUSING.

In which it is shown how "may" will have to change to "must" if migration from country to town is to be checked.

Ill fares the land, to hastening ills a prey,
Where wealth accumulates, and men decay.
—Goldsmith.

The Report of the Select Committee on the Housing of the Working Classes Acts Amendment Bill is one of those documents which make one almost despair of the future of England. The most vital problem of the day is how to check migration from the village to the town, how to keep upon the land a contented and a growing population. It is the first condition of national strength. There was never in recorded history an instance of a State with its population huddled in towns, and its countryside depopulated, that was healthy at heart. Yet England is rapidly becoming such a State. During the last quarter of a century its rural population has decreased 241,152, notwithstanding the general increase of the people. Roughly, 30 per cent. of the tillers of the soil have left the country for the towns since 1880. And in the towns they rot. The actual migrants live and thrive, but the stamina they bring with them from the country dies with them. They do not fill the ranks of the unemployed, but their sons do. Of nearly 10,000 men without work, or in irregular casual employment, as found in Salvation Army and Church Army homes and shelters, and in Rowton Houses, by the Distress Committees formed under the Unemployed Workmen's Act, 1905, and amongst dock labourers, the percentage of town men ranged from 86 per cent. to 94 per cent., the percentage of country men being only from 6 per cent. to 14 per cent. On the other hand, out of the total number of the employed in a selected number of the larger undertakings and industries, such as the post office, police, municipal service, railways, gas works, breweries, stores, etc., early in the past year, 46 per cent. were country born. What will London do, what will the great provincial towns do, when there is no longer the country to draw upon for sound and vigorous labour? That time cannot be far distant if the present migration is not stopped. What shall we do for fighting men if the need comes, as come it may at any moment, for a force to defend our interests abroad, or our hearths at home? Are we to recruit from cities like Manchester, where half the youths of the town are physically unfit for military duty, or fill the ranks from the pigeon-chested weaklings who crowd the streets of London?

The problem of how to keep the people upon the land is a difficult one, but there is nothing to show that it is insoluble. It is insoluble under present conditions, but those conditions can be changed. The want of proper house accommodation in the villages is only one of many influences which are driving the young rustics into the towns. As the Committee point out, and as other committees and observers without number have pointed out, a higher standard of living throughout the country has correspondingly increased the demand among the younger generation for a better kept cottage, with more accommodation and space than the older generation were content with. This demand has not been met. On the other hand, the commercial and industrial developments of the past fifty years, the spread of elementary education, the increase of travelling facilities, and the continual growth in the prosperity of the larger towns, have all been contributing causes to induce the younger and more enterprising among the rural population to leave the country for the towns. And this action is accelerated by the monotonous existence and lack of prospect held out by the present system. A young man of spirit will not be content to spend his prime in a village where he may not marry because there is no house better than a pig-sty available for him to live in. Even given a model cottage at a fair rent, he is seldom content to remain where he has no fair prospect of being able to progress by the exercise of thrift and energy from the position of labourer to that of an independent occupier. And so he becomes a townsman, ousts the town-bred man, and adds to the number of the destitute.

What is the remedy, if there be one? The Committee, whose report we are reviewing, was appointed to examine the provisions of the Housing of the Working Classes Acts Amendment Bill now before Parliament, but this Bill, as it stands, would be of little use. It falls far short of that drastic legislation which the situation demands. There has been legislation and to spare on the subject of rural housing, but it has been little more than a dead letter because it has been permissive instead of mandatory, because nobody wants better houses in the villages save the villager himself, not the landowner, nor the Parish Council, nor Parliament itself (anyway until now), dominated as it has been by the landlord interest. Large tracts of land are to be found where the owner is seldom if ever in occupation. The rents are collected by agents, whose main object is to spend as little as possible on repairs. When the houses fall to pieces they are not replaced, since new ones cannot be put up to return a sufficient dividend upon capital. And so the cottages disappear. As far back as 1885 a Housing Commission put it upon record that—

> "On many estates, for many reasons, cottages have been pulled down and allowed to go into decay, and the labourers, while their services have been required, and retained on the land, have been deprived of the necessary dwelling accommodation, and been forced into neighbouring towns and villages, often at long distances from their work. Private owners of large estates, estates extending miles in area, including often villages and hamlets, besides outlying dwellings, have absolute power to determine arrangements with respect to dwellings and buildings on their lands."

The local authorities will not exercise the statutory power with which they are clothed partly because they are unwilling to increase the rates; partly because of the difficulty of obtaining land for the erection of cottages at a reasonable price, and the great expense attending the exercise of compulsory powers under the existing law; partly from less respectable and more personal considerations. The owners of village slum property find it a profitable investment, they have no desire to attract attention to the need for more or better cottages, and often these people are influential members of the Council which must take the initiative if anything is to be done. On this subject the present Committee reports—

> "The insanitary and indeed deplorable condition of much of the existing cottage property at the present moment must be attributed to the perfunctory administration of the ample powers those authorities possess under the Sanitary Acts, and Part II. of the Housing Act. Some witnesses have told the Committee that there is practically no inspection in the rural districts, others that more inspection is needed. To such lengths has non-administration gone that many witnesses have lost all faith in this branch of local government, and have urgently advocated the transfer of these powers to the Local Government Board, or some larger and more central body."

Finally, there is Parliament itself acting through an unsympathetic Treasury. If cottages are to be built by the Local Authority it is of first importance that it should be able to borrow money at low interest. Assuming a cottage to cost £150, and the money is borrowed to build on the condition of repayment in fifty years, if it can be borrowed at 2½ per cent. the cottage can be let at a rental of 2s. 8d. per week; if it is borrowed at 4 per cent. the rent must be 3s. 5d. The present rents of cottages in purely agricultural districts range from 1s. to 2s. 6d. per week. The Treasury lends at 4¼ per cent.! The rate was 2¾ per cent. in 1890. The statutory minimum is 2¾ per cent. The rate varies according to the amending Acts of the Commissioners from time to time. Why ever charge more than the minimum? The Treasury are charging for the capital expended in the erection of workmen's dwellings something between 20 and 40 per cent. more than the workman gets for the money he lends the State through the Friendly Societies and the Post Office Savings' Bank. There is deposited with the latter at the present moment a sum approaching £150,000,000, upon which only 2½ per cent. interest is allowed. It was suggested in evidence before the Committee as a reason for advancing the rate of interest from 2¾ per cent. to 4¼ per cent. that it was possibly intended "to put a check on borrowing by the local authority." And the Committee do not dissent.

In another article we shall consider the recommendations of the Committee, what it would cost to provide the necessary rural housing accommodation, and how it can be done so that the villager may have a decent house to live in at a rent not unsuitable to his means.

ONLY 362 MORE DAYS.

WITTY-CUR'S ALMANACK.

Price SIXPENCE, Nett. By Post, EIGHTPENCE.

Edited by JIM CROW, Esq.

AMONG THE BOOKS.

By FRANK HARRIS.

Our brilliant literary and dramatic critic reviews Mr. Oswald Crawfurd's new book.

IN GREEN FIELDS.*

A Journalist's Swan-Song.

This book has been praised on all hands in the Press as no masterpiece was ever yet praised. Mr. Humphry, or some other, Ward led the way in *The Times*: "Mr. Crawfurd's combination of humour and good humour is too rare a gift not to be welcomed eagerly": Mr. W. L. L. Courtney followed in *The Daily Telegraph* with some very precious balderdash: "A fresh and fragrant volume, all the more artistic for the unobtrusive simplicity of its methods": *The Daily News* called the book "A Gospel of Hope; a book redolent of the country . . . after the heart of Richard Jefferies": *The Tribune* declared it "a delightful book": *The Academy* "a charming daydream," and the chorus was taken up by the halfpenny papers and by the weeklies, and blared out with wearisome repetition of ill-used adjectives—all of which must be taken as evidence of goodwill, if not of discernment. A solitary note of criticism, or, indeed, of contempt, was, it is true, sounded in *The Westminster Gazette*, but a certain discord, musicians teach us, is needed to turn the cloying sweetness of melody into harmonic beauty, and the high, clear note of *The Westminster* needs to be strengthened.

Mr. Oswald Crawfurd, the author of the book, likes to know journalists and editors; he frequently asks them to lunch and dinner; he even tries at times to persuade himself that he, too, is of the craft, and could throw you off a leader-political, or a leader-historical, or descriptive, or economic-meditative-admonitory, or even the most distinguished of all, the leader prophetic-patriotic-flatulent, with the best of 'em. And very likely he could: this book is made up of letters supposed to be written by a journalist, and it inclines me to believe that Mr. Oswald Crawfurd is by nature and by choice that rare thing, an English journalist of the good old school.

But now, what is a journalist in essence and quiddity, as Socrates might enquire? He is a man, one would say, whose thoughts, like Poins's, keep "the common high-road"; they never skip off to the right or left of the beaten track, and so never play Will-o'-the-Wisp to us in marshes or beacon-light in high places. What nine men out of ten feel on any subject, that the journalist feels, and can besides express this common feeling in common language so that "the man in the street" recognises a kindred—soul, shall we say, or spirit, or mind, no—a kindred mentality!

This power of expression, more careful than that of ordinary conversation, more careless than that of the stump-orator, is the peculiar talent of the journalist. He has no ideas proper to himself; no emotions that do not belong to millions of others; no sensations that are not shared by all unfeathered bipeds: his mind is like a little puddle on a rain-splashed road, indistinguishable from a myriad similar puddles, capable of reflecting as much of the star-lit sky as the others—as much, or as little. And though it is of the essence of a journalist to be articulate, his speech has nothing peculiar in it, or subtle or sincere; he cares nothing for

> ". . . . . That art
> Divine of words quickening insensate things:"

common thoughts move through his mind in common phrases, and are straightway forgotten, like the undistinguished myriads of creatures who, even before death, are dust for oblivion.

Now for the proof that Mr. Crawfurd is in mind and nature a typical journalist, that he has reached his own ideal, can touch easily the zenith of his imagining, as a man touches the ceiling of a low-pitched room.

The Journalist's English.

I turn the first page, and here is the sort of sentence that greets me:—

"For only sign of life, two carrion crows wheeled in sluggish flight near the house, and one, as I passed, lighted on the low stump of a tree, opened his beak, and emitted a hoarse croak."

"Opened his beak," indeed, and "emitted." This English seems "fragrant" to Mr. W. L. Courtney, of *The Daily Telegraph*, and "a Gospel of Hope" to the *Daily News*.

But better remains in this pair of pages. The journalist talks to a landlord, and straightway the landlord becomes a journalist, too; for the peculiarity of the journalist is that he sees nothing but journalists in life: all men to him are like himself. Here is the way this landlord talks:

"Yes, Moorland Priory—an old house. Been in Squire Kent's family this three hundred years. He did not live there long. Quitted it this fifteen year ago. Too dull for a gentleman of his kidney. He lives the summer in London, the autumn in Homburg, and the winter in the Riviera."

How very like the landlord of a country inn. On this same page I find a dozen other sentences of similar worth or worthlessness. Let me take one:

"I would rest from the day-by-day work *that* my soul abhors, and write the big book *that* I want to write." The italics are mine.

"The big book," we are told, in a note, is to bear the title "The Architectonics of Literature," which is a plume borrowed from Goethe, and here grotesquely out of place.

The Journalist's Omniscience.

This pretentiousness is another note of the journalist. Knowing only the surface of anything, he is familiar, cursedly familiar, with dozens of surfaces: he is not content to talk to you the jargon of literature; he will give you the jargon of painting as well, and of music to boot.

"This old mill," writes Mr. Crawford, "standing high above the surrounding moor, makes a prominent landmark from near and far, and, as an artist would say, is the eye of the picture from every point of view."

"The eye of the picture!" "From every point of view!" No, no, Mr. Crawfurd; no artist would dream of saying that; no one but a journalist could be guilty of such criminal bad taste just as no one but a journalist would use "replace" as you use it.

The Journalist as Art Critic.

But Mr. Oswald Crawfurd will show you that he knows something about French art, too, and modern French art at that. He is walking with a girl who is picking flowers from a bank, "and her draperies," he tells us, "are blown by the light breeze in artistic folds to her ankles." Whether he means that her clothes are blown off her body or not would be difficult to determine; but he goes on heedlessly:

"Where had I seen this very figure, using this very action? . . . I had seen it in that beautiful figure of the sower girl—*La Sémeuse*—on French coins and postage stamps."

Mr. Crawfurd will be astonished, no doubt, to learn that this figure of the sower girl on French coins and stamps is not beautiful; but silly, commonplace, ineffably stupid. Take one point—her hair is blown straight out from her shoulders, and yet she is sowing. Sowing, Mr. Crawfurd, with unbound hair against half a gale of wind! Such sowing would be poor, irregular work, I'm afraid. But how French it all is, or rather how Parisian! *La Sémeuse* is not a work of art, but simply an *article de Paris*. His admiration of *La Sémeuse* leads the English journalist at once to the pulpit:

"Women's dress," says Mr. Crawfurd, "for her should hang from the shoulders, like a man's, not cling to the waist like a doll's."

That "for her" is very precious, no doubt; but its meaning or value is a little obscure. Mr. Crawfurd then launches into a tirade on the wasp waist of modern woman, and declares that it is as wrong anatomically as it is ugly æsthetically. Well, there is a good deal to be said on the other side, as all women and most doctors know.

A Prize Fight.

But Mr. Crawfurd will not only talk to you about fine medals as if he knew something about them, or small waists as if he had studied the subject; he will also tell you of a prize-fight with the same invincible self-satisfaction.

Of course, the fight is between a novice and "The Nobby One, an old hand," and, of course, the "Nobby One" was up to all the dodges.

"Tom (the hero) was losing heart. Nobby Clinker was getting home and punishing the novice every time; he could spar, and Tom could only hit. At last the men clinched, and Tom held him against the ropes. I thought the Nobby's last chance was gone, for Tom is as strong as any three men, and he was squeezing the breath out of Clinker, when, what did the blackguardly crew do? They broke into the ring and separated the men."

And the listener agrees with the journalist—the teller of the story—that the blackguardly crew were a set of cowards to interfere.

But don't you know, Mr. Crawfurd, that it is not allowed to hold a man on the ropes and try to squeeze the breath

* "In Green Fields," by Oswald Crawfurd, C.M.G. (Chapman and Hall).

out of him, that that is foul play according to the rules of the ring? I beg your pardon. You write about a prize-fight in the country of prize-fighting just as you write about everything else, with a mind unfettered by knowledge.

An English Dinner.

After this it is almost needless to say that Mr. Crawfurd's views on an English dinner and on coffee, on home-made wine and peasant proprietorship—indeed, on all subjects save one or two—are hopelessly, garrulously, tediously commonplace. He thinks an English dinner memorable for its gross profusion: he starts with stewed John Dory "served up with a sauce of mustard, cream, and vinegar," and he would redeem the barbarism of this by declaring that it is "after an old recipe." "Two pullets followed, stuffed with sweet chestnuts pounded into a forcemeat with grated ham, butter, and cream—also an ancient recipe." A stew of rabbit and sauerkraut comes next. Then "a pair of young wild ducks" . . . and finally "a dish of quinces stewed in pomiflora wine with whipped cream," and "the dessert consisted of apples, pears, walnuts, filberts, and candied quince." Now, it is possible to defend English cooking as the best in the world; but not in this fashion, by flaunting its faults and concealing its virtuous simplicity. And Mr. Crawfurd praises coffee just as it has been praised ten thousand times: he thinks it should be clear, and hot, and sweet, and black and strong; but whether the berries come from Arabia or Brazil matters nothing to him. He even breaks into poetry about his coffee; but his verses are considerably worse than his prose, and that is saying a good deal.

Mr. Oswald Crawfurd's Originality.

Mr. Oswald Crawfurd's originality, so far as one can gather it from this book, lies in his view of manners and his view of woman's purity. Here is what he says of manners:

"Have you ever observed that the only really good manners now left in Great Britain are those of the courtiers, the gamekeepers, and the diplomats—they being the only people who are in continual touch with every class above them and every class below them. I have read that in the old coaching days the drivers of stage coaches were men of agreeable manners. They, too, were jostling all day long with all sorts and conditions of men, damning the eyes of their ostlers at one moment, and deferring to their lady and gentleman passengers the next."

This mixture of brutal rudeness to paid inferiors and low servility to those whom he regards as his superiors is Mr. Oswald Crawfurd's ideal of good manners. To him "gentle courtesies" are confessions of weakness. He tells us explicitly that "the first half of the word 'gentleman' has so misled the world that the ludicrous idea prevails that good manners imply something soft, yielding, gentle, humble, and deferential! What rubbish! How I have seen you, James, as well-mannered a man as I know, swear at a cheating cabman."

It is almost better to be a journalist, Mr. Crawfurd, than to be original in this way, original downwards to the brute.

Mr. Crawfurd's Originality Again.

The whole intrigue of the book, so far as there is intrigue in it, is to be found in the fact that the country girl, Dorothy, with whom the journalist falls in love, has a past which is rather suspicious. Something dreadful has happened to her, she says; so dreadful, indeed, that she will give herself to the man she loves, but would not dream of marrying him. And when we find the journalist making hot love in spite of this, one begins to think that, after all, there may be a new note in the book, that Mr. Oswald Crawfurd may for once have reached as far above the commonplace as he goes below it in his view of manners. But no. Dorothy's sister tells the tale, which is simply that some gipsies were rude to them one night, and tried to pull the pearl ear-rings out of Dorothy's ears. The touch of the old gipsy woman, it appears, has defiled Dorothy in her own eyes, and cast a pitch-black cloud of shame upon her, and made her conscious of her own dreadful unworthiness. Here, again, Mr. Crawfurd reaches to originality. The virtue of his country girl is not even innocence, but ignorance—blank stupidity of a sort that cannot be found outside an asylum for congenital idiots.

Yet this cheerful production is "a Gospel of Hope" to *The Daily News*, and "delightful" to *The Tribune*, and "fragrant and fresh" to *The Daily Telegraph*. Noble journalists all! Noble journalists who no doubt enjoyed the stewed John Dory, and the curdling sauce of cream and vinegar, and the stewed rabbits, with the sauerkraut and the stewed quinces and whipped cream and the pomiflora wine to top up with—pomiflora! The book reeks of it—pomiflora!

AN AMERICAN GIRL IN LONDON.

(Being the letters of Miss Peggy Warrender, of Richmond, Va., to her favourite aunt.)

DEAR AUNT LAURA,

Out of a wealth of material, to select the most pertinent subjects, that is my problem of this morning. For this is my last letter before we go to the Continent, and the things I have not written about in London make a much more imposing array than those of which I have tried to give you a glimpse. For the largest city in the world is not so easily ticketed and catalogued. What I have said is nothing to what I might say if it were not such a long way from my thoughts to the paper. Of the days we have spent in the Wallace Collection, the Tate Gallery, South Kensington Museum, and Dulwich, you must wait for a verbal impression. This morning I am going to tell you of some hours we have had in the British Museum—that Mecca of the tourist and aversion of the cynic. From the round-domed reading-room, with its treasures of literature, to the smallest gallery of Egyptian antiquities, there is not one stupid section in all that vast pile. For the lover of sculpture, there are the Elgin marbles, and many Greek and Roman rooms. For the student of history there are the documents of all ages, whether written on stone, papyrus, or paper. For the poet and dreamer there is mystery, beauty, and sentiment. If you love Shelley you may glory in his manuscripts. If you are interested in Egyptian hieroglyphics you will gaze reverently at the Posettestone. If you love heroes you will read Nelson's last letter to Lady Hamilton. If you are none of these, but merely a true-born Briton, rejoicing in the lot which fortune made you heir to, you will exult in Magna Charta, stained with time, but still legible. You may find there traces of every civilisation of which we know, of every literature, of every art, and of every religion. In one of the Egyptian rooms there is a grave containing the form of a man from the Upper Nile country, which is probably ten thousand years old! Not only bones, but flesh, and hair on the head. In the mummy rooms are specimens of every period of the art of swathing the dead. If you are given to credulity you will find there a mummy case, whose history would furnish Balzac with a tale to equal "The Wild Ass's Skin." Further on you may see some dainty embroidered slippers, still fresh and beautiful, although the feet which sported them have mingled with dust for many thousand years. Or your eyes may linger on a golden pendant, carved in filagree, made in the time of the first Rameses, which would not look strange in a Bond Street shop to-day. I'll tell you, Auntie dear, the Egyptian collection of the British Museum is the best cure I know for an exalted opinion of yourself. After a few hours thus employed you feel reduced to an atom and wonder how you could ever have imagined you were really necessary to the world. I never can understand why the English are so distressed when any interesting relic finds its way into American hands. Surely they have enough in the British Museum for any ordinary appetite.

As I said before, this place is the Mecca for tourists. If you are in desultory mood, it is better than the funny paper to hear the comments of your neighbours, who are "doing" the world in sixty days, with three-minute stops for refreshments. If you would like to know why we Americans have acquired such a reputation for frenzied swallowing of food, whether it be for the mind or the body, a few hours spent in an European museum would enlighten you. All sightseers are interesting in their way. There is something helpless and appealing about the very word. But for real humour, I'm sure the American tourist can furnish more fun in a short space of time than any of his competitors. He is never at a loss, and what he lacks in information he will make up in originality.

It shows what a long time I have been in England that already I am able to consider my countrymen in a detached fashion. Heavens! In a few more months I might be able to talk "King's English." And no darkey in the place would be able to understand what I was talking about when I came home. It's high time we were leaving this half-cousinly land, and seeking fresh worlds to conquer. But, after all and all, I'm sorry to leave old England. It's dear and it's quaint, and it's lovely, although sometimes it is a little incomprehensible to the American temperament and the American experience. And no one can really understand English literature who has not seen England. And how the vision melts before the reality! It is more interesting than even I had hoped, and *less* akin. I wonder what modern it was who first said "Merrie England"? Upon which query I leave you to ponder, while I hasten to assure you of the undying devotion of

YOUR PEGGY.

IN THE COURTS.

IMPRISONMENT FOR DEBT.

"That the jurisdiction by this section given of committing a person to prison in the case of any Court . . . be exercised only subject to the following restrictions, that is to say:—

"That such jurisdiction shall only be exercised when it is proved to the satisfaction of the Court that the person making default either has, or has had, since the date of the order or judgment, the means to pay the sum in respect of which he has made default, and has refused, or neglected, or refuses, or neglects, to pay the same."—Section 5, Sub-sections 1 and 2, Debtors' Act, 1869.

The words we have quoted indicate what has to be done before a magistrate may order the imprisonment of a debtor. A more unqualified prohibition of the committal of a debtor unless "means" to pay are proved it would be impossible to enact. And yet a visit to a County Court on a judgment summons day would satisfy the most sceptical that many of the people who are "up" have scarcely the means to live.

In 1905 there were 146,682 commitment warrants issued. How many of the persons affected had the means to pay? 11,405 of them went to prison, and it is safe to say that not one in fifty of them would have been committed if the committing magistrate had rightly interpreted the sections we have quoted, and acted accordingly. Every judge seems to have a different scale by which he decides the minimum upon which a man can keep himself and family, and be able to pay any debts he may have incurred through sickness, loss of work, or the fraudulent pushing of trash on to his wife at his back door.

We could name a Court in Wales where on a recent occasion debtors might be seen being committed by dozens on the word of an agent to the plaintiff (whose only interest was to get 10s. per cent. commission out of the plaintiff), and the information he could give as to the position of people all over the town. Necessarily and obviously this information was largely imaginative, but it got commitments. A correspondent gives the following description of a scene he recently witnessed at a County Court in the Midlands:—

> "A room packed with people, nine out of ten women, every other woman with a baby, and often two or three at her feet, a large door-key hanging from her finger, hungry looking, and only just decently clothed.
> "The judge enters. Judgment summonses begin. The clerk calls out, 'All those who want three months in which to pay, stand up!' Fifty respond. Their summonses are taken, marked off for entry afterwards, and they depart.
> "'All those who want two months.'
> "'All those who want one month.'
> "The same procedure is adopted, and only those who want to state their grievances remain. Is this 'means to pay?' Is it right to allow a wife to make such a bargain on behalf of her husband?
> "At another Court a jobbing painter, unable to attend in answer to his judgment summons, was committed, the warrant being suspended as long as he paid 4s. a month. Shortly afterwards he was out of work again, and remained so seven weeks, when he started working for a firm who were decorating the County Court. Result, arrest and prison. Does this constitute 'means' in accordance with the Debtors' Act?"

Of course it does not, and if it did the Act ought not to be allowed to remain upon the Statute Book a day. The truth is that the County Court judges, many of them, administer the Act with cruel disregard not only of its spirit but of its letter. They play into the hands of that worthless class, the purveyors of silver watches to working men at £4 10s. each, of family Bibles, pictures of the King, and the like to people who don't want them, but who are persuaded to take them in until the agent calls again—which, of course, he never does. An examination of the list of judgment summons plaintiffs at any Court in the country will show the class of men who use the County Court procedure to get money "in." At least 80 per cent. are cheap jewellery back-door travellers, tallymen, money-lenders, and the worst class of all, the assignee of somebody else's bad debts, bought at a few shillings in the pound. These are the swine who live and fatten by the help of the County Court judge who has never taken the trouble to master the provisions of the Debtors' Act, or, knowing them, commits in defiance of them. The ordinary respectable credit shopkeeper uses discrimination in giving credit, and the issue of a default summons, or a writ, if abortive, generally closes the account.

Is it too much to hope that the present Parliament will see to it that imprisonment for debt is abolished, any way, that imprisonment for debt shall be confined, as Parliament when it passed the Act of 1869 intended it should be confined, to persons who, owing money, and able to pay it, will not pay?

THE LORD CHANCELLOR ON MAGISTERIAL APPOINTMENTS.

No good Liberal would willingly speak in dispraise of the present Lord Chancellor. He was among the few who in the cold days of adversity never wavered in his fidelity to Liberal principles. He was not afraid to say in public what others thought, but shrank from saying, about the war in South Africa. He was a Home Ruler before Mr. Gladstone, and in foul weather as in fair he worked for it. Unpretentious and genial, he was among the most popular members of the House of Commons, and lawyers not less than laymen approved when he was made Lord Chancellor. Nor has his record in the House of Lords belied his past. But the best intentioned of men may go astray, and we are bound to say that Lord Loreburn's reply to the deputation that waited upon him on the subject of the appointment of Justices of the Peace shows him very much astray. The memorial presented by Sir John Brunner was painfully weak, but though an intelligent school boy might have framed it better, its contention was unanswerable. For twenty years the magistracy was nominated by Lord Loreburn's predecessor, who never put a Liberal upon the Bench whose claims were not so prominent that for very shame he could not pass him over. The result is that the magistracy is packed with Tories, and there is a very general feeling in the Liberal party that Lord Loreburn is doing less than he might, and ought to do, to remedy the inequality. This feeling found expression in the representations of the eighty County Liberal and Labour members of Parliament for whom Sir John Brunner spoke.

The Lord Chancellor's reply to "My dear Brunner" is not sympathetic. He does not deny the grievance. On the contrary, he says "it is indisputable that in many counties the immense preponderance of Conservatives on the Bench amounts practically to an exclusion of others," and that "the result is an indignity, and threatens to become an injury to the credit of the Bench." But he cannot do more, so he says, than he is doing to remedy the inequality. Apparently, he thinks he has answered the complaint of the memorialists, and those they represented, when he says that "Since the end of February, when I first undertook this task (of appointing magistrates) there have been appointed in ten months three times as many as have been appointed annually upon an average of the last ten years." Nobody would care to dispute it, and it is beside the point. The gravamen of the complaint against the Lord Chancellor—although, strangely enough, no mention is made of it by the memorialists—is not that he has been too sparing in his appointments, but that in very many cases he has appointed the wrong man, that he has appointed Tories where there were good and competent Liberals with overwhelming claims; that he has done little or nothing to lessen the disparity between Liberal and Tory magistrates when he might and ought to have done much.

According to Lord Loreburn there are two limitations in the way of ending all that is amiss. He cannot "flood the Benches," and time will not allow him to appoint more rapidly. The weakness of Lord Loreburn's defence is shown by these pleas. He defends himself against charges that have not been brought. No sensible man wants to "flood the Benches," or complains that Lord Loreburn does not appoint without personal inquiry. The complaint is that he appoints Tories when he ought to appoint Liberals. He does not pretend to say that Liberals fit for the position are not to be found. The principle upon which he has acted, he says, is that "if a man is suitable, the fact that he is a strong party man, on whatever side, is no objection." Nor ought it to be under normal conditions. But when for twenty years the Bench has been packed with Tories it is time to let them stand by for a while, even though they are suitable, to let them stand aside until the Liberal list of competent and willing men has been exhausted. There is no fear that the majority of the County Magistracy will not remain Tory when every good and willing Liberal, fit for the position, has been put upon the Bench. But the present inequality will never be appreciably lessened whilst Lord Loreburn continues to accept the nominations of Tory Lords-Lieutenant, and to be guided by them mainly, if not altogether. Lord Loreburn says that it is "most significant" that, "with the exception of two or three," no Conservative member has asked him to appoint any person as Justice of the Peace, and this seems to the Chancellor conclusive proof of "the persuasion that the bench of justices is the appanage of party, and the Lord Chancellor the registrar of party selections." We should read it differently. After twenty years of Tory appointments Tories might well think that in the first months of office a Liberal Lord Chancellor would give precedence to Liberal claims.

FOR JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

[Mrs. Bull will be pleased to receive, from her women readers, suggestions and contributions for this page.]

Ladies as Mannequins.

Gentlewomen of good appearance and tall figures, who are suddenly thrust into the position of having to become bread-winners without possessing the advantage of a thorough training in any art or profession to fairly equip them for earning a livelihood, are finding in the mannequin a position that they are able to fill competently without any previous training, and one that commands fairly good pay. The ups and downs of life are tragic! A lady personally known to me, accustomed until lately to her own flat in a fashionable part of town, a staff of domestics, luxurious furs, and other comforts, finding herself, through financial reverses, suddenly thrown upon her own resources, has obtained, through a friend, a post as mannequin in a Paris costumier's, and is happy in her new appointment. The hours are long, but the work is easy, and the monotony of parading the show-room in the latest fashions is varied by interviewing English and American visitors. To be a mannequin in an exclusive French house is, naturally, a very different thing to being a mere costume model in an ordinary draper's business.

Costume-Models and Saleswomen.

The mention of costume models reminds me of a case Mr. Justice Bargrave Deane had before him the other day, in which, report says, he commented on the fact that he had come across instances where young ladies of fine figure were receiving very high pay as dressmakers' models. In the case of "very high pay," however, this is usually the result of the lady's efforts as saleswoman. If she is clever and has plenty of persuasive eloquence, she will probably make a substantial income in commissions, and be worth a good salary, besides, to her employer. Starting with the natural advantages of a striking appearance and persuasive tongue—combining, in fact, all the gifts of the perfect costume model with those of the skilled saleswoman—the mannequin should easily be able to make £5 a week. The ordinary costume model will probably receive a salary of from thirty to forty shillings a week, according to her appearance and capabilities.

Heard in a Club-Room.

"Oh! but you can entirely renew your nerves, that is a fact—grow new ones, you know," was the remark that drew a small crowd of women round the speaker, slim and fair-haired. "Please explain," said one. "Yes, do," said another. "Well, to begin with, if your nerves are 'all wrong' you must build them up by feeding your body with simple, wholesome food. Nerves are physical, you know. Take plenty of milk, live the simple life, try the rest cure and plenty of fresh air. Change your method of living in a way, and in time new nerves and tissues will take the place of the old ones—but not at once. Have patience, and do not expect miracles. There are women proud to proclaim the fact that they are a bundle of nerves, verily as if by doing so they proved themselves beings of a superior order. Going on the principle of the power of mind over matter, every woman can, to a great extent, cure herself of 'nerves' if she chooses, in spite of inharmonious environment and other irritants. If you suffer with your nervous system take things as calmly as possible, and do not harass your brain by the abominable modern habit of "skimming" books and newspapers. Read so that your mind absorbs and digests the words. Have you ever heard of brain-sickness? Well, beware of it." "But I have no time to read slowly. I am obliged to skim or read nothing," argued one of the crowd. "Then read nothing. Develop your mind in some other way." "Unfortunately," said another, "I am prevented from reading much, owing to weak eyesight. My chief occupation is knitting. How can you develop when you are knitting socks?" "On the contrary," said the Oracle, "that is the very time for development—the time when you can think."

Wedding Presents.

It is said that the fashion of wedding presents is changing, and that whereas ten years ago silver was the leading item among a bride's gifts, cheap jewellery of a showy, though quite up-to-date class, is now given by even the richest to their relations and friends. One thing that has grown in favour is the joint gift—a fashion followed a good deal by the younger members of Royal families. For the last year or two probably every bride of social standing has received at least one enamel pendant among her gifts. A popular present just now is a top for an umbrella stick, some of the new tops being of crystal, into which are let little leaves, flowers, and other things. Also very charming wedding gifts are the Empire umbrella sets, consisting of tip, handle-tops, and wire-tips of silver-gilt, the handle-top decorated with an inlaid Empire design.

How to Make a Wedding Cake.

Why should not that luxurious dainty, the wedding cake, which one only tastes in crumbs, be enjoyed sometimes at other periods than those which mark a marriage? Here, at any rate, is the receipt for a wedding cake in case any of my readers care to make use of it for a marriage occasion or otherwise. The ingredients are, four pounds of flour and the same weight of fresh butter, beaten to a cream, two pounds of sifted sugar, six eggs for each pound of flour, four pounds each of currants (picked and washed), and raisins (split and stoned), one pound of almonds (blanched and chopped), one ounce of mace and nutmeg mixed, one tablespoonful of orange-flower water, and half a pint of brandy. Mix the flour with the well-beaten butter, beat up the yolks of the eggs and the sugar, and add them to the flour and butter. Beat up the whites of the eggs to a stiff froth, mix them with the other ingredients, and add the spice and brandy, stirring all well together. Scatter half a pound of flour over the almonds, currants, and raisins, mixing all carefully together, and, by degrees, stir the fruit into the cake mixture. Line a large tin mould with buttered paper, turn in the mixture, and bake it in a moderate oven. When cooked, take it out and cover it with almond icing, and put it back to brown. Finally, spread the almond paste and cake all over with sugar icing.

Almond Paste.

Almond paste for the wedding cake is made as follows:—Quantities: Sweet almonds, 1lb.; six bitter almonds; castor sugar, 1lb.; the whites of two eggs. The quantities can, of course, be added to, so long as the proportions are kept intact. Blanch the almonds, dry them thoroughly, and pound them in a mortar, wetting them gradually with the whites of the eggs till they form a smooth paste. Put them into a small preserving pan, add the sugar, and stand the pan over a clear fire and stir the paste till it is dry, then take it out of the pan, cool it between two dishes, and spread it while still warm over the top of the cake. This icing makes a delicious *bonne bouche* served alone—cut in small fancy shapes and ornamented with crystallised cherries and angelica—or with rout cakes for dessert.

Sugar Icing.

For the sugar icing for the cake take the whites of four eggs, 1lb. of icing sugar or loaf sugar, and 1oz. of starch. Beat the whites of the eggs to a stiff froth, sift in, by degrees, the sugar, crushed to a fine powder, then the starch, also powdered. Beat up the mixture until the sugar is smooth, then with a broad knife spread the icing over the cake, and put it in a cool oven for the icing to dry and harden, but take care that it does not turn colour. Of course, any fancy decorations can be introduced by squeezing some of the icing through a forcing paper.

Face-Painting.

Before the modern beauty doctor became an "institution" and introduced the present generally-adopted system of hygienic complexion treatment, the woman seeking to improve her appearance had recourse to face-painting, with sometimes very unpleasant results. In France to paint her face was as necessary to a lady as to wash her hands. The Parisienne did not, in former days, hesitate to apply rouge even before a company of friends or strangers. How common it was to rouge we may infer from a remark of Madame de Sevigné on her daughter-in-law: "*Ma belle fille n'a que des momens de gaité, car elle est tout accablée de vapours; elle change cent fois le jour de visage, sans en trouver un bon.*" In England, Lord Sandwich thought it a point of commendation in Queen Catherine of Braganza that "she paints well." Face-painting was not done on the sly. The little ruses by which beauty—or supposed beauty—were wooed were open secrets.

The 3 in 1 System.

SELF-DEFENCE (against all assailants)—Defeats force by scientific methods—strength not essential.

PHYSICAL TRAINING (curative and corrective) makes sound; develops symmetrically; cures stomach, chest and other complaints.

GAME (harmless and fascinating).—Makes you active and healthy.

A WONDERFUL AND INTERESTING system of a wonderful people (the Japanese, considered the "Healthiest, Hardiest, and Happiest race in the world").

Send 3d. stamps or call for illustrated informative book (showing eight methods) by Professor VERNON SMITH (personal and postal instructor), Tutor to London Volunteers, etc., 204a, HIGH HOLBORN, W.C.

JOHN BULL'S POST-CARDS.

[JOHN BULL *drops a few post-cards to some of his friends and acquaintances.*]

To New Year, Esq.

Sir,—Glad to meet you; hope you are well; likewise hope that you mean well, and will try to do well. And let's have no hanky panky tricks. Just you keep yourself fair, square, and above board, and then you and I will get on well enough together. If we don't—well, before next year at this time you will have had the kick out.

And look here. Don't get it into your head that I am going to take you on trust. I've bought a diary, I have, with room for remarks on one side, and £ s. d. on the other, and you've got to justify yourself. You just keep my business brisk and my health good, and I'll look after my morals. What I want is a pocket full of money, a skin full of health, and a cellar full of beer. I have not yet got in all my accounts for last year. But the year before that I spent £99,751,962 on beer. That is to say, I drank 33,250,654 barrels at £3 a barrel, and remember that when I say beer, I mean beer. In addition, I spent £52,164,940 on 39,369,766 gallons of spirits, and drank the lot; and then I had a little wine bill—£10,751,039 for 11,945,599 gallons. In that happy new year I spent altogether £164,161,941 on lubricating beverages, and don't you forget it. I know how to enjoy myself, I do, when I have the money. I suppose, though, I am a bit of an "ass," ain't I?

Still, remember that I don't want any blood and thunder business in which I have to take a hand; I've had enough of war to last me many a long day. I don't want another General Election either—I've had enough of that racket for a few years, too. If you can manage it, push up gilt-edged securities a bit; I don't like having to sell at the bottom what I've bought at the top; it isn't good for my diary, and it gets on my nerves. Then you will oblige me by calling a halt in the rates and chipping lumps off the taxes. If there is anything else I want I will mention it from time to time. Meanwhile, I wish for myself all the luck I wish for everybody else, and I trust you will see that I get it.

JOHN BULL.

To Dr. John Clifford.

Dear Jack,—Happy new year and several of them; but do not kick up such a tremendous row as you did last year. Take things coolly. After all, the British House of Commons has something else, and should have something better, to do than to make a ring while you and the Archbishop of Canterbury try to give each other the knock-out. Go away home and give us a rest. Take the Archbishop with you if you like—lure him into the back garden, and fight to a finish on the soft sward. Let us get on with a bit of worldly, every-day sort of business for a change. JOHN BULL.

To Sir Henry Campbell-Bannerman.

Dear Laddie,—Here's tae ye in a wee drappie o' pot still. Hope this will find ye in guid fettle, mon. Is it true ye're ganging up tae the Hoose o' Loords? As things are, I'll be michty sorry if ye dae. Ye'll on'y hae tae get rid o' yoursel' if ye stay lang enoo', an' that'll be again ma wishes, for takin' ye a' in a', ye're a better bargain than I thocht for when I gied ye the situation. There are some o' your colleagues I'd muckle raither see i' the Hoose o' Loords than yoursel', ye ken. Still, dae as ye wad raither. JOHN BULL.

To Augustine Birrell, Esq.

My Dear St. Augustine,—May you live long and die happy. Cheer up, and look pleasant. You've done your best, and your best is as good as any other man could have done with the same stuff of the same sort. But when next you try your hand at constructive statesmanship, don't try to please everybody. It can't be done.

JOHN BULL.

To the Speaker of the House of Commons.

Dear Mr. Speaker,—I am truly delighted to hear that you are better. What *would* the House be without you? Every member would be applying for the Chiltern Hundreds. You are the life and soul of the place. Never mind what anyone else may say; you are the best Speaker (in more senses than one) we have ever had. You are *facile princeps—nulli secundus—ne plus ultra*. Get strong and well again before February 12th. There are stormy times ahead. You'll have all your work cut out to keep the House in order. But you'll do it.—*Auf wiedersehen*, JOHN BULL.

To Arthur Bourchier, Esq., M.A., Actor-Manager, London.

My Dear Arthur,—They tell me you have been trying to play Macbeth. Oh, fie, fie, my dear fellow—fie, fie! The very thought is awful. But do tell me whether such a thing is true, whether it can be true. I like you in "Davy Garrick" and "His Excellency the Governor," and "Brother Officers," and "Peril," and such things, but Macbeth—oh dear, oh dear, pray do not tickle me with a feather! Why not try Lear, or Richard the Hunchback, or Hamlet? I am sure you would make the public laugh. JOHN BULL.

To Captain Hutchinson, of the British Army, residing in Herne Hill, London.

Dear Cap,—How d'you do? Never knew there was no sich person, but apparently there is. I see your housemaid put you in the Lambeth County Court the other day for that you did illegally dismiss her from the post of duty without wages. The housemaid didn't feel well one morning, it appears, and asked the nurse to request you to excuse her from coming in to prayers. You insisted, and, the day after, you dismissed her, on the ground, as you stated in court, that you "expected reasonable orders to be obeyed."

Of course you have had to pay up, but you will pardon me for remarking that your conduct is not what one would expect from "an officer and a gentleman." There is a beautiful chapter in a book I dare say you sometimes read—one of the most beautiful chapters you will find in it. The reference is 1 Cor. xiii., in case you do not happen to have noticed it: "Though I speak with the tongues of men and of angels and have not charity, I am become as sounding brass or a tinkling cymbal. . . . Charity suffereth long and is kind. Charity envieth not. Charity vaunteth not itself, is not puffed up; doth not behave itself unseemly." Excuse this long quotation, but I should like you to recall it when you call the new housemaid to prayer.

JOHN BULL.

OUR CHRISTMAS BOX SCHEME.

One or two readers have expressed surprise that no reference to this matter appeared in our last issue. A little reflection, however, would have satisfied them that, in view of the intervention of the Christmas holidays, it was necessary for us to go to press earlier than usual. In ordinary circumstances, our paper is made up for the printers on Saturday, and we commence printing on Monday. Even if this course had been adopted, last week we should have gone to press two days before Christmas Eve. As a matter of fact, however, we had to expedite matters considerably, in order to get our parcels all over the country by Monday, the 24th—ready for sale on Thursday—Tuesday, and Wednesday also, being *dies non* for business purposes.

The work of apportioning the prizes amongst the army of helpers has been an extremely difficult and delicate one. Notwithstanding this, we were able to despatch the bulk of the well-earned Christmas Boxes on Monday, the 24th, and where we have not seen our way to award a full £5 note, we have distributed consolation prizes ranging from £1 to £3 each.

On the whole, we are happy to say that our decision has been received with loyalty by the various competitors. There has been a very small percentage of grumblers, and even here, save in one case, there has been an entire absence of offensive suggestion. Subject to this one exception, we are considering the practicability of making a further distribution of consolation prizes.

CANADA
AUSTRALIA
TASMANIA
JOHN BULL WISHES HIS FAMILY A HAPPY NEW YEAR.

"WITTY-CUR'S ALMANACK."*

We are not quite sure that we understand the purpose of this book. In outward appearance it resembles our old friend, *Whitaker*. It has the same orange cover, only instead of the familiar signs of the Zodiac, we find cameos of suffragettes, Redmond for the Bull, Balfour for the Virgin, and Heaven only knows what for the Ram and the Heavenly Twins.

We turn over a few pages and find something very like the Kalendar we are accustomed to. But the entries! Instead of the birthdays of half-forgotten celebrities, we read "Bill Bailey born," or "Beerbohm Tree acts," or "Justice Grantham wept," or "Keir Hardie's annual bath." We rub our eyes and ask, almost with indignation, whether those are red-letter days to be perpetuated in this sub-acid way.

Then comes Lettuce's Diary. We have heard of Letts, and bought him. But who in the name of the Prophet is Lettuce? Certainly a very strange diarist, beside whom Evelyn and Pepys were commonplace. Here are some of the mystifying entries: "11. Tuesday. Prince O'Laugh departs. The *Daily Mirror* asks: 'Are we downhearted?' Mr. Lloyd George threatens to resign because Mr. Herbert Gladstone was allowed to move the adjournment of the House. The Outside Porter of the Café Royal resigned because the dumb waiter was tipped up. Sewing-machine war declared.—12. Wednesday *Sporting Times* Chestnut Club founded. Doss Chiderdoss true to the Corelet. Corlets go the painter. Sievier's Life to be sold for a Bob. Father Vaughan edits *Punch*." What is it all about? And who is "Doctor Camille Clifford"? We believe with Mrs. Harris that there ain't no sich person.

And then the Table of Precedency! "Robber Barons" are followed by "other barons, if any." Is this intended to imply that all barons are robbers? And what are "Squeakers of the House of Commons"? And why should "the nobility and gentry" come last? The whole thing seems to be lacking in seriousness and common-sense.

"Possible and Impossible Ministries." That is not a bad title. We have heard of many impossible ones, and seen some. A Churchill ministry with Campbell-Bannerman and Grey as Under-Secretaries may be all right. But we must take exception to "a likely Unionist Ministry," with the Right Hon. F. Horner as Chancellor of the Exchequer, Colonel Maxse as Colonial Secretary, Mr. Justice Grantham as Lord Chancellor, Mr. A. M. Broadley as Viceroy of India, and Lord Avebury as Woman of the Bedchamber. Nor are we sure that we quite like the "Alienist Government" with the German Emperor as Premier, "Herr Lord Goschen" as Chancellor of the Exchequer, Colonel Mashin as Home Secretary, "Herr Lord Milner" as Colonial Secretary, "Monsieur Hilaire Belloc" as Attorney-General, O. Seaman as Poet Laureate, and Lord Dalmeny as an Under-Secretary. Is this intended for a joke? If so, it is a very poor one.

Then we have "Unseasonable fish," including "Perch, for Pearson's Parrot, with the accent on the last syllable" (how can you have an accent on the last syllable of a monosyllable?) "Names and their meanings," including "Hugh—a cry, a pew" (why a pew?); "Clubs," including "Garrick—a house for aged acrobats" (which is either nonsense or a reflection upon the noble art of the drama); and "Waits and Measures," from which we quote the following with contempt:—

"LIQUID MEASURES.

2 Thirsts=1 Bottle.
10 Bottles=1 Drink.
14 Drinks=1 Merry Meeting.
4 Merry Meetings=40 Shillings or 7 Days."

Pray what sort of a person must the Editor be, who needs 140 bottles to ensure merriment? We have no patience with such bibulous inexactitude.

"The Press Guyed," "The Railway Guyed," "The Health Guyed," "The Postal Guyed," are other adscititious features. It would seem that the Editor can never be content unless he is poking fun at some one or other of our most cherished institutions. To begin with, there are no such papers as the *Daily Mews*, the *Mourning Ghost*, *Jewdy*, or the *Daily Excrescence*. Secondly, we are sure that many railway directors will dispute this gratuitous assertion: "Railway carriages are arranged so as to afford every facility for battle, murder, and sudden death." Why should companies facilitate the extermination of persons who contribute to the increase of dividends? We are equally disgusted with the foolishness of the health specialist, who dismisses Kissingen as "an old English game," and the postal authority, who informs us that "stamps are prepared with a mixture of cod-liver oil, mouse-breath, brimstone, and asafœtida, to remove 'that jaded feeling.'"

While recognising that Witty-Cur may be actuated by good intentions, we hesitate to believe that he is invariably as serious as we are entitled to expect.

The only excuse for a work of this kind is complete good nature. It should be indulgent to thieves, affable to regicides, loving to loafers—in fact, altogether Christmassy. But this tome permits itself to sneer at solicitors, doctors, tipsters, estate agents, architects, and other blood-suckers. Even money-lenders are not passed over with the exquisite indulgence which they undoubtedly deserve. A reprehensible page is headed "Professional fleas and other systems of blood-sucking." From this it appears that doctors are entitled to charge "for inspecting a tongue, 5s.; for asking 'how are we to-day?' £2 2s.; for prescribing champagne, Monte Carlo, and other desires, £2 2s. each time; for pulling a leg, £1 1s., or more, according to means." Surely this must be an exaggeration.

We have no hesitation in saying that this is a wicked book, for it is no respecter of persons or places. It may be amusing, but it is inconsiderate, thoughtless, irresponsible, and indiscriminate. We entirely condemn it, but we are sure that everyone will read it.

*"Witty-Cur's Almanack." Edited by Jim Crow. Price, 6d. net. Published at 186, Fleet Street, E.C. By Post, 8d.

THAT BOY.

BY BINKS.

"Yes," said Mr. Smithers, addressing the company at the "Bug and Gluepot," "it's a wunnerful thing is this 'ere spread of edication. My youngster, 'e's only fifteen, but, bless yer, 'e knows more'n 'is father does. F'r instance, I allus knowed as 'ow there was a Shah of Persia, but I never took on that they run one in France as well, but, according to what they've been teaching my kid, them Frenchies 'ave got a pretty Shah, too. That stuff they call Euclid, too, it 'elps yer to prove anythink yer wants to. Yer prove that somethink is somethink by provin' it ain't somethink else. One day, my youngster, 'e comes 'ome from school a frothin' with 'is edication. 'Dad,' 'e sez, 'do yer know the sea is made of ink?' 'My lad,' I sez, 'I thought you was a teetotler.' 'So I am,' 'e sez; 'but I bet you a penny I can prove that the sea is ink.' I took 'im on. I thought p'raps I might upset the Band of 'Ope stuff that the ole woman 'as drove into 'im. It ain't good for a kid, it makes 'im too cunnin' by 'alf. So 'e begins: 'The sea is either ink or it ain't.' 'Very well,' I sez. 'But,' sez 'e, 'yer knows it ain't.' 'Corse,' I sez, 'that's what we're drivin' at. You've lorst yer——' 'No, I ain't,' 'e sez; 'it's either one of them two, ain't it? But you've said that it ain't one, therefore it's the other. Therefore the sea is ink, which was to be damstrated.' 'Damstrated,' sez I, 'it seems damn crookid.' But blowed if I could get out of it, and the kid 'ad 'is penny. 'I 'ope this'll be a lesson to yer not to bet,' 'e sez, gittin' b'ind the table. Yes, 'e's a hartful young cuss and a true Band of 'Oper. It's a funny thing, but they never mind puttin' their money on when they're sure to win. They do it to teach us the folly of bettin', I s'pose."

Here Mr. Smithers fell into a deep reverie. His hand stole out to a quart pot near by, and he commenced to drink, still in his reverie.

"'Ere," said Bill Jones, "you're drinkin' my beer."

"Am I?" asked Mr. Smithers, "Well, I never! I must a bin dreamin'."

"Strikes me you've bin edicated and belong to some Band of 'Ope, too. You cunnin' ole dawg," said Bill Jones.

OUR FIRST VOLUME.

Vol. I. of JOHN BULL closed with our issue of December 29th. The volume consists of our first 30 issues, and a complete index to these numbers is now in the hands of the printers, and will be ready in a few days' time. A copy will be sent to every annual subscriber, and any other reader may obtain one upon application at the publishing offices, or by letter enclosing postage.

ONLY 362 MORE DAYS.

WITTY-CUR'S ALMANACK.

Price SIXPENCE, Nett. By Post, EIGHTPENCE.

Edited by JIM CROW, Esq.

"THE BOOK FOR BUSINESS MEN."

Westminster Gazette:

"There is no other Encyclopædia of business in existence."

Manchester Guardian:

"Written clearly, and in language which no business man of ordinary intelligence can fail to understand."

Liverpool Mercury:

"It ought to find a place in every office and workshop."

Sheffield Independent:

"Of untold value to every business and commercial man who is wise enough to buy it."

While there are many Encyclopædias in the market, all professing to be of *Universal Knowledge*, it is remarkable that all of them exclude Practical Affairs treated from a practical standpoint. They treat of Literature, Science, Art, Philosophy, and ignore altogether the multifarious interests of the Business Man. The object of the "BUSINESS Encyclopædia" is to afford this special information. It is an Encyclopædia of Practical Affairs, and claims to be a unique work of reference for there is no other book published on similar lines.

The "BUSINESS Encyclopædia" is, therefore, no luxury, but a *business tool*, indispensable and invaluable to the CLERK, the CASHIER, the SHOPKEEPER, the COMMERCIAL TRAVELLER, the AGENT and MANAGER, the SOLICITOR and ACCOUNTANT, the MERCHANT and MANUFACTURER, the STOCKBROKER, the CAPITALIST, and the FINANCIER.

Every article is a BUSINESS article; and when it is pointed out that there are 10,000 references in the Index, it will be obvious that every detail connected with Business is dealt with, and that all matters in question can be turned up with extraordinary facility. The FREE BOOK will tell you all about the "BUSINESS Encyclopædia," and how the Six Volumes can be obtained at once on a payment of 3s. only.

Messrs. J. S. Fry & Sons:

"We strongly advise all commercial men to purchase the work."

Sir Thos. Lipton:

"Most valuable to every business man."

Mr. William Whiteley:

"It should be of great assistance to all business men."

Mr. Howell Davies, M.P.

(Bristol):

"It will be of the greatest value in commercial offices."

A FREE BOOK.

We have prepared a handsomely illustrated book, "THE PRACTICAL BOOK," which will be sent to you free of charge, and which will show you how necessary "THE BUSINESS ENCYCLOPÆDIA" is to YOUR success. It points out the danger to business men of their falling into a rut, and how to avoid this danger. It includes valuable specimens of coloured plates embodying J. Holt Schooling's comparative calculations as to trade, etc.; also facsimiles of useful business documents. It contains priceless information for the young man who means to succeed. And it will also tell you how to obtain "THE BUSINESS ENCYCLOPÆDIA" for a first payment of 3s. only.

To the CAXTON PUBLISHING CO., CLUN HOUSE, SURREY STREET, LONDON, W.C.

Please send me, free of charge, a copy of "THE PRACTICAL BOOK."

NAME .....

(Send this form or a postcard mentioning this paper.)

ADDRESS .....

.....

J. 5. 1'7. C.A.A.

FICTION IS STRANGER THAN TRUTH.

By Alex. C. Menzies.

"I'll never forget the strange experience I had with my regiment in the hinterland of Nigeria."

"Can't you make it nearer home?" said Bailey.

"Oh, well, I'll shut up if you're goin' to interrupt."

"Not before having a drink, anyway; Major, what's your poison?"

"Well, same again. Thanks, I feel better. Where was I, boys? Oh, yes, off the coast of Poland in the year seventeen hundred and——"

"No, it wasn't. Come back to Nigeria, Poplar, or Brighton, where we can follow you," said Adams.

"Ah, well, in Sokoto, in the spring of the year, my men began vanishing at such a rate that I couldn't make it out. It wasn't desertion, for they all liked me, and they only drilled once a week, on Sundays, so as to spite the chaplain, but from a regiment of nine hundred odd we got down to five hundred or so. It was a bit scaring, and no mistake. It wasn't alligators, wild beasts, sickness, or any of that footle——"

"Maybe it was flying fish?" interjected Bailey, whose Christian prefix was William, strangely enough.

"What d'ye mean?" said the Major, glaring wildly at the interruptor. "I'll dry up and transfer my custom to another bar."

"Why, General, I didn't notice—have another quencher?"

Thus mollified, the commander proceeded. "As I was sayin', my battalion was down to half a brigade, and the men were disappearin' like trapped cats. I got regularly grey, then white, and began to wonder when it would be my time to go. The fellows disappeared wherever they stood, whether it was peeling potatoes, cleanin' their belts on sentry-go, or what not. The man would be there one minute, you could take your affidavit about it, then there would be a rushin' wind, a cloud of dust, and then the man was seen no more. Not even a button or a lock of hair would be left as a souvenir. This kind of thing went on for months, till I couldn't stand it any longer. I used to turn to my 'Soldier's Pocket Book,' page 72, line 5, and read 'When in doubt wait events,' but I couldn't wait any longer, that's a fact. After consultin' with a captain or two we determined on a mutual plan of action. We were to sit up all night and watch from three different points of the compass."

"Plenty of grog and all that sort of thing?" queried Bailey.

"More than you get here, and that's a fact," was the only notice the great man took of the remark. "Well, each of us cut a little square hole in our tent canvas in such a way that we could sweep the whole camp and detect any visitors. We watched about two or three hours in this way when all of a sudden a black cloud swooped right into the middle of the plain, and wrenched up one of the tents by the roots, lifting it gently to one side, then the big mass soared up again like a balloon and vanished."

Here the Commander fell into a gloomy reverie, looking very hard at his empty tumbler.

"Why didn't you shoot?" said one of the listeners.

"Well, as a matter of fact I did think of it, but on turning to page 72, line 5, the military authorities, who ought to know better, say 'When in doubt wait events,' and I am nothing if not a good soldier. However, we all rushed to the spot and found five sleepy men pinching themselves, but the sixth man had gone. His rifle and all his belongings were there, but he himself was simply *non est*. I was knocked. That's a fact. Passing round my flask, which I kept for such emergencies, I told the other officers to beat the men to quarters, the sergeants to call over the rolls, and come and report. The man Humphry Davis was gone. I was glad it was only one, but we were now only four hundred and ninety-nine all told. I thought of wiring the Government to recall the regiment back to Old England, for things were really getting beyond a joke. Five or six men vanishing every day was getting really too thick!"

"It is, Major, but I suppose it gets thicker further on?" sententiously remarked Bailey.

"What d'ye mean?" growled the Major again, but another of his favourite "Mountain Mist" coming in the nick of time prevented his choler rising.

"The same afternoon, before I had time to open my book at page 72, line 5, the whole camp was alarmed, and the men stood to quarters. The Maisis were all round us with their bows and arrows, which gave us something else to think about. Before I could say 'Scotch cold,' ten men were hit all round me, whilst I, retiring in front of the foe, made nineteen of them bite the dust. I was congratulatin' myself it was all over when I fell over a log and came down a cropper. In a twinklin' I was covered with arrows like a pincushion, collared, gagged, and bound like a trussed turkey cock. The beastly savages carried me for four days into the interior, and only then the bandage was taken from my eyes. You can imagine how hungry I was, for not a bite passed my lips all the time, and when they flung me like a dog the left leg of a missionary I had no time to think of being particular, and I will say that what with aboriginal pickles and honey cakes it wasn't half bad eatin'."

"Now we know why the General goes to church on Sundays. He can't help himself. It's in his blood," suggested the landlord.

"After lunch the chief himself suggested that I should walk round with him and see the eagles' stables. I'll never forget the sight. They were all labelled 'Bob,' 'Harry,' 'Jack,' 'Ned,' and so on."

"What! in English?" cried the irrepressible Bailey.

"Certainly not. All in pure Maisoti, and don't you forget it," continued the Major. "Stables he called them in his language, but the building was so big there is no word in our language that could convey an idea of the size. I couldn't tell you how many feet high they were, but the Crystal Palace would do at a pinch for the place they gave you the change, and as their pennies are as large as matinée hats in England you can guess the mansion the eagles pigged in. It took us exactly three days and nights' hard walkin' to get through the birds, and there were eighteen hundred of them. After we'd rested and had a toothful or two, the chief added, rather patronisingly I thought, 'Now I must show you some of their pickin's. I make my dickey birds earn their livin'.

"I was charmed with his pure Maisoti accent, and began rather to like the fellow, for by this time I was gettin' quite a critic in the niceties of the language."

"But go on Major about the pickings."

"Well, in a paddock in the rear I'm blessed if I didn't see the half of my old regiment manœuvrin', correctly enough too, under Maisoti officers, with smart eagles in gold collars keepin' the grounds like linesmen at a football match. I was too petrified to think or to act, or I would have turned to page 72, line 5, of my 'Soldier's——"

"Oh, stow that, and tell us who won," interposed Adams. "I mean, didn't the men shout when they saw you?"

"Well, they would no doubt have done so, but then, as I was a guest, in correct native costume, I couldn't very well transgress the bounds of gentility and be rude and point, especially in the company of the chief and his beautiful daughter. Could I?" querulously inquired the warrior.

"No, of course not," assented the landlord.

"Well, when you woke up, General, what happened?" added the company in chorus.

"Woke up be hanged!" screamed the Major. "I'll have no strap to hang on to if I don't run now."

Dear Madam (or Sir),

May I send you some specimen copies of John Bull *for distribution amongst any of your friends who are not at present readers?*

The Publisher.

4, Red Lion Court,
Fleet Street, London.

II.—HUMAN DOCUMENTS.

We have received the following letter. Perhaps there may be amongst our readers someone who can be of service in the matter. If so, and he will communicate with us, we will put him in touch with the writer of the letter.

"Seeing you so ably use your energies on behalf of readers, I should feel greatly indebted to you if you could tell me where, or the best way, I could find some home or institution where a highly respectable man, 34 years of age, would have a reasonable amount of interest taken in him so as to make his life worth living.

"The facts of the case are these—he is classed as one liable to lose control of himself through mental deficiency, but although *liable* to this he has never been known to do so since a boy, and has had only one fit in his life, in return for which (although paying a sum of £30 per annum) he is kept confined in an asylum doing the *menial* labours that could not be worse if not paying. And the man—no ordinary layman would dream he was anything but "compos mentis," and as willing a worker as ever was. *The authorities are perfectly willing he should be at large*, but the only drawback is the fact that his friends are handicapped in knowing what to do with him. The only thing wanted is someone who can give him a fair amount of work to keep his mind occupied, and a man about who takes enough interest in him (in return for his labour and the sum mentioned) to make his life bearable; he knows as well as we do where he is, and what for, and is always asking for someone to release him. If I only had the opportunities of taking him I should jump at the chance, as to some people he would be as good as a clear profit of £1 per week after keeping him, and the risk, in my opinion, is nil."

HOW CANADA IS BOOMED.

By H. Ord Mercer.

Spring or autumn, winter or summer, it matters not what the season is, Canada is boomed everlastingly, and as continuous advertising always brings the desired results, however big a fraud the subject may be, the game is likely to continue, in this particular case, anyway.

That shrewd old Hebrew, General Booth, approached the Canadian authorities with one of his many plausible schemes, and was received with open arms; yet, does it not appear strange that Australia refused to have anything to do with him, or his, at all?

All parties appear as anxious to people Canada as that Dependency is anxious to be peopled. Lord Rothschild sent out a first batch of his emigrants as early as February last, though the insensate folly of arriving there before the end of March or beginning of April has been repeatedly pointed out.

With no desire to decry Canada, which I regard as a splendid field for agricultural labourers of all descriptions, it should be made plain that this wholesale sending out of Tom, Dick, and Harry, promising one and all work on arrival, is culpable in the extreme, and is bound to result in endless misery and bitter disappointment.

All this seeming philanthropy and apparent earnest desire on the part of the emigration officials, and certain financial magnates, to better the condition of England's unemployed by finding homes for them in Canada, is nothing but a cloak of hypocrisy to cover their real purpose, which is to people the country by any means and at any cost, so as to earn larger dividends for that great trans-continental railway, known as the Canadian Pacific. It is for this reason, and this reason only, that the entire country, and the continent included, is being prodigally sown with alluring pamphlets, printed in every known language, crammed with rose-coloured statements of individual success, and never so much as hinting at the obvious disadvantages of a climate which is composed of two extremes, and of sections of land which are nothing but a vast desert.

To prove that I am not biassed in my criticism of the reckless way in which the authorities endeavour to populate the prairies, the following short account of a movement, with which the writer was intimately acquainted from its triumphal start to its disastrous finish, may be given as a fair sample of the methods employed.

In the early part of 1903 a gentleman, describing himself as the Reverend Isaac Montgomery Barr, one-time buffalo hunter and insurance agent, and an all-time adventurer and fortune-hunter, was sent over from Ottawa to London to encourage emigration of the better class. Being a man of good presence and address, of untiring energy and marked ability, a plausible talker, a brilliant and convincing writer, he speedily gained the goodwill of the London and provincial Press, especially that section of it devoted to religious matters. He published a pamphlet (under the sanction of the Canadian Government), printed in large type on the title page, called "Canada for the British," in which he drew, as with a wizard's hand, a picture of the life romantic, glorious, and successful, which was yours if you would but become a member of his "All British Colony," whose permanent home was to be in the fertile valley of the great Saskatchewan River, the only trifling drawback to this delightful location being that it was—and is still, I believe—ninety miles from the nearest railway.

The British Public, full of that child-like trust in a clergyman, however dubiously he may have gained his title, which has always been one of their peculiar characteristics, and with the further public assurance that the Canadian Government not only sanctioned, but approved his plans, rallied around the gallant parson's standard with such enthusiasm that he was compelled to charter the largest of the C.P.R. liners, the "Lake Manitoba," and by a judicious use of the limited space at his disposal, managed to cram 2,000 of his devoted followers into a boat that was registered by the Board of Trade to carry only 900.

Incidentally, it may be mentioned here that the steamship company paid the business-like cleric 30s. a head commission on every passenger aboard, so it will be readily seen that the wideawake Isaac netted £3,000 on the first contingent of his flock, as travelling profits alone.

The gallant ship, with her hopeful and trustful cargo, set sail from Liverpool on March 31, 1903, but so great was the disgust and anger of the passengers at the discomfort and flagrant breach of contract, so quickly made apparent to them, that, before even the Irish coast was sighted, they in a body approached the captain and begged him to land them at the nearest port. Mr. Barr, refusing to see anyone, sat in his cosy cabin, whilst the Rev. G. E. Lloyd (sent out by the Colonial and Continental Church Society, as chaplain to the Colony) did his best to render their lot more bearable.

After a comfortless and uneventful journey, the party arrived at their destination, to find all the promised preparations for their comfort and convenience a myth, and everything in a state of ghastly chaos. Violent meetings were held, the divine pioneer was roughly handled by his deluded colonists, was compelled to disgorge part of his ill-gotten gains, and was finally kicked out, and when I saw him in Montreal in July of that year he was a fugitive from justice, in hourly expectation of arrest, hurrying with all speed to the wide domains of Uncle Sam, who is not too hard in his treatment of transgressors generally, especially if their pockets are well-lined with dollars, as Isaac's were.

At this moment, when the English public were clamouring for a return of the money they had invested in Barr's rotten schemes, the Canadian Commissioner of Emigration in London was whitewashing the absent parson for all he was worth, and informing the world generally through the Press that the reverend gentleman was a much-maligned person, who was hurrying back with a complete answer to all the charges against him.

As a matter of fact, the farce was carried out to the extent of publishing, in the Canadian papers, Barr's name as a cabin passenger on the then returning "Lake Champlain," whilst all the time the authorities were cognisant of the fact that he was escaping into the United States, and were aiding and abetting him to do so.

There are innumerable warrants out for Mr. Barr, and it is safe to assert that England will not see his face again for some years to come. The emigration officials profess disgust at the mention of his name, but they knew he was an unscrupulous man when they engaged him, and he served their purpose well, even if he did line his own pockets at the same time. The All British Colony is a phantom affair of some wretched 300 members out of an original 4,000, and that small contingent are simply there because they were stranded and could not get out.

In conclusion, if you contemplate going to settle in Canada, sift well your information and watch your pioneer.

BEWARE
OF
The AFTER EFFECTS
OF
INFLUENZA

Beware of the after effects of influenza! There is no more weakening disease; and even when you are cured of it your troubles are by no means at an end. What remains? A broken constitution, a system too weak to resist disease. The first thing to consider is your digestion. Never forget that all strength comes from food, and that this food must be digested. Take Mother Seigel's Syrup. It strengthens stomach, liver and bowels, cleanses your system, and gives it a fresh start.

"It was after an attack of influenza that I began taking Mother Seigel's Syrup. My digestion was very weak, and I was much troubled with biliousness. In fact I was all out of sorts. I had always a bad taste in my mouth, and my tongue much coated; and often I had dizzy sensations as though I was falling. What I ate caused much pain at my chest. But Mother Seigel's Syrup completely restored my health." From Mrs. BEADLE, 54, East Hill Dartford, Kent.

TAKE
Mother Seigel's
SYRUP
AND BUILD UP YOUR STRENGTH AGAIN.

The 2/6 bottle contains three times as much as the 1/1½ size.

BULL'S EYES.

CONSEQUENCES:—
A Morning Paper.....met.....an Evening Paper.....in Grub Street.....The M.P. said, "I've the biggest sale of any illustrated Daily."..... The E.P. said, "I've the biggest sale of any evening paper."..... The consequence was.....they did not disagree.....And the world said, "A Mirrorcle! What a Newsance."

.....

Jimmy Crow..... met ..... The British Public.....in "Witty-Cur's Almanack"..... Jimmy said, "What do you think of it?"..... The B.P. said, "Laugh? I very nearly died!"..... The consequence was..... Millions sold..... And the world said, "This is a Crow of another colour."

.....

An amateur actor.....met.....G. Bernard Shaw.....in the post.....The A.A. said, "Can I use one of your plays?" .....G.B.S. said, "Amateurs cannot perform my plays. Professionals cannot unless I am there to help them."..... The consequence was.....that the secret was out.....And the world said, "We knew there was *something* wrong."

SOME UNFOUNDED RUMOURS:—
That "Witty-Cur's Almanack" is not worth five times the money.

.....

That cough lozenges will be a Navy ration in future

.....

That Winston Churchill's liking for Irish is Dublin.

.....

That they had a "fine" time at the Police Courts last week.

.....

That the Lord Mayor of London likes mistletoe.

.....

That the saxpences are not "banging" merrily in Scotland for "Witty-Cur's Almanack."

.....

That "Studies in Mysticism" is a guide to the drafting of Parliamentary Bills.

.....

That at the next election the present members of the West Ham Board of Guardians intend to solicit votes as "Your old and *tried* members."

A paragraph is headed, "Victoria Falls in a New Light." Electric light, of course.

"WANTS":—
REQUIRED, the few people who have not yet bought "Witty-Cur's Almanack"; for exhibition in Freak Museum. Write Jim Crow, The Dogs' Home.

.....

WANTED immediately, a Parliamentary vote for women. Any politics. No reasonable offer refused. Shrieking Sisterhood, Holloway.

.....

WANTED, a large quantity of Christian tolerance and neighbourly charity, for distribution among religious bodies. Send samples to Publican and Sinner, The Broadway, Destruction.

.....

URGENTLY NEEDED, a few fresh jokes. Must be original and really funny. No canned goods required. Address Editor, *Punch*.

According to the *Daily Graphic*, "Civilisation is the slave of its clothes." In other words, man is "bound in cloth."

At Southend an electric tram took eight hours to travel four miles. The L.C.C. cars are now on their metal.

A Brentford bridegroom forgot that he was to be married on Christmas Day. He went "mooning" too soon.

Why did Jimmy Crow?—Because he saw all men ax for "Witty-Cur's Almanack."

The *Daily Mail* says:—"Roast pork was the *pièce de résistance* in the Whitechapel Workhouse." Was it tough?

The attempt to exterminate the married loafer in Germany will probably make him crusty.

M. Rouvier says, "He who exercises authority ought never to be popular." He never is.

"Greece Somewhat Irritated," a paragraph is headed. Evidently the fat is in the fire.

Madame le Bargy, the French actress, has been divorced by her husband. He is a lucky bargee.

La Belle Otero will not enter the matrimonial Webb, who is probably sorry now that he spider.

Why is "Witty-Cur's Almanack" like the *Daily Mail*?—Because every word in it is true.

Three burglars, recently sentenced, were all named Smith. They probably belong to the Self-Help League promoted by *Smith's Weekly*.

A coloured gentleman adopted the old English custom of asking for Christmas-boxes in the streets. He found it a cell.

"Our people are at boiling point," said the Rev. Thomas Law, of the National Free Church Council, in reference to the Education Bill. A case of the pot and the kettle?

There are rumours of a Cement Trust. Naturally the manufacturers will stick together.

Two books published by Matthews seem to have something in common—"A Book of Masks" and "Phases of Marriage."

The Chinese have decided to give up public ancestral worship. Perhaps the heathen Chinee got to hear that the Lords are about to be packed off.

During the latest Suffragist trial, one of the defendants declared "It took two policemen to arrest me, for I held on to the wall." She was determined to go to the wall.

A recent testimonial: "The 3-h.p. motor going perfectly. Have done 1,000 miles without touching anything." Either the writer is a teetotaler or the road was "up."

Dr. Meachen declares that he knows of cases where toothache has been cured by music. Yes, it does sometimes cause a man to forget all his other troubles.

He also says:—"At a New York asylum 400 lunatics listened to a piano for half-an-hour, and kept time with the music." We have seen the same thing at the opera.

The L.C.C. announce new regulations for dogs in the New Year. "If after January 1st a dog, with certain exceptions, is found at large," etc. Now, will anyone explain what is meant by "a dog with certain exceptions"?

Miss Billington, who is going to marry Mr. Greit, often declared she would never marry before she got a vote. She appears to have got a voter instead, so here's Greitings to her.

One of the Suffragists told the magistrate recently, on being fined, "I won't waste the money; I will buy a new hat with it." How like a woman!

One of the people opposing the Birmingham tram extension says they will continue their opposition: "Next time we shall jump on the Corporation." Why not make a virtue of necessity, and jump on the tram?

A Southend undertaker has obtained a vaccination exemption certificate. Now, is this a case of "conscientious objection" or "good for trade"?

A halfpenny morning howler has a column headed "Bargains by Post," under which are advertised American roll-top desks, linoleum, and iron safes. We really must make our letter-boxes bigger!

Canon Barnet says that moral thoughtfulness should exist between buyers and sellers. It generally does, but it would sound rather funny for the horse-dealer to say, "You can have the moral nag for forty moral quid."

Several manuscripts have been discovered by Dr. Stein in Khotan. They are in an unknown language of old Khotan, and we would willingly transcribe them here, but this is a family paper.

A girl applied at Slough Workhouse for her uncle's wooden leg. It seems he had died there. She took it away in triumph. It was her only leg-acy.

A couple of missioners have decided to proselytise among City men on their way to the Stock Exchange. One plays hymns on a concertina, and the other sings and preaches. They should do well. Of course, the preying is left to the stockbrokers.

"You have been Satan's captives, dear sisters," was the Christmas Day's greeting sent by a Woman's Christian Mission to the twenty suffragettes in Holloway. Let us hope they had devilled kidneys for breakfast.

The Countess of Aberdeen informs us that the revolution which has taken place in recent years in women's education is like a fairy story. We should have said a pantomime.

"Sleighing is snow sport," says a contemporary. Who said it was?

The Bishop of Nancy has been fined £2 at Nancy for assaulting the police. What would he have got for assaulting Nancy?

Madame says:—"The art of dress appears to be omitted from the ambitions of all the women who are aspiring after Parliamentary privileges." "Parliamentary privileges" is distinctly good.

During Christmas week the railway companies carried enormous numbers of turkeys to the market. Large numbers of geese were awaiting their arrival at some of the slate clubs.

An old lady has just died at Walkden, at the age of 83, who lived in the same house all her life. She must have got quite accustomed to the place, and was doubtless sorry to leave it.

A barber near the Euston Road hung a Union Jack in front of his shop with the legend, "Found at last—an English barber." He, of course, believes that trade will follow the flag. Let's soap so.

Mr. Bent, the Victorian Premier, has recommended old-age pensions to be increased from eight shillings to ten shillings to deserving people. Bent pensions for straight persons.

When there is so much sleighing about, we cannot wonder that people are found dead in the snow.

Our "Witty-Cur" needs no dog licence. He is for the service of man, like the sheep dog. But the sheep will be those who don't buy him.

A Walham Green lady overheard her husband calling the servant "his little ray of sunshine," and she proceeded to burn him with a red-hot poker just to prove that she was a whole summer's day.

A motor omnibus rushed into a boot shop recently, attracted, no doubt, by its kids.

A contemporary has named the Olympia show "The Tanneries." Children are specially catered for.

At Bow County Court a defendant stated that he had "lived on nothing for eighteen months." A man who can do this has nothing to cypher.

A plea has been made for planting fruit trees in hedges. Unless children have changed, it would prove a fruitless experiment.

Judge Shortt, in the Rochester County Court, threatened to imprison (for disrespect) a witness who addressed him as "My dear sir." The man was a coal merchant, and so ought not to mind Shortt weighs.

A Yorkshire reader writes:—"'Witty-Cur's Almanack' *tykes* a lot of beating." Funny dog!

The Channel Tunnel is to be known as the "Caldover Tube." We hope the promoters won't be called over the coals for it.

At Olympia a man goes to bed on a telephone wire. He must be a sound sleeper.

"What is beer?" asks the *Telegraph*. We give it up; it doesn't do to be curious in these days.

A heading reads, "District Railway Waking Up." Has the electrification disturbed the sleepers?

George Alexander has put "'Witty-Cur's Almanack' in order" (with his newsagent).

Whilst a young woman in a Maine college town was singing before an audience "Won't somebody give me a kiss?" the captain of a football team jumped on the stage and responded. Then there was a scrimmage.

An incorrigible boy was brought before the magistrate at Tower Bridge. Among other little affairs, he had poured methylated spirits into the tea caddy. Evidently he wanted a little tannin.

The *Daily News* draws attention to a notice in a barber's shop: "The Anti-Sceptic Shaving Saloon." We suppose this has something to do with Foote-and-mouth disease.

The Music-hall strike is rather a novelty. We welcome the prospect of seeing Marie Lloyd, Chirgwin, Little Tich, Princess Trixie, Billie Barlow, and others on picket duty, "peacefully persuading."

We notice in *The People* the report of a burglary at the premises of the "British Watch Company." We wonder if there have been any escapes lately from the lunatic asylums—or did some of the comedians in the pantomimes want property "jewellery"?

LIPTON'S TEA

THE

LARGEST SALE IN THE WORLD

Popularity
Proves Superiority.

Lipton's Teas Excel All Others.

DRINK AND ENJOY

LIPTON'S DELICIOUS TEAS

Direct from the Tea Gardens.

THE BEST. 1/9 THE BEST.

NO HIGHER PRICE.

LIPTON'S SPECIAL

AT

WONDERFUL VALUE. 1/6 A SPLENDID TEA.

BETTER THAN OTHERS' "BEST."

RICH, PURE TEA

AT

1/- 1/2 & 1/4

Buy from the Growers,

LIPTON, LTD.,

TEA PLANTERS, CEYLON.

BRANCHES AND AGENCIES EVERYWHERE.

JOHN BULL'S LETTER BAG.

[JOHN BULL replies to some of his numerous correspondents.]

J. H. T. (Blarney) asks if our article about Mr. Chamberlain is sincere, and says it gave him no "sorrowful consideration." Of course, we are always sincere. J. H. T. can't have kissed the local stone if he suggests otherwise.

Dr. F. S. B. (Lewisham) remarked our observations about imprisonment for debt, and asks what he is to do when summoned to attend notoriously bad payers. If he refuses to go and disaster follows, he fears he may be thought inhumane. Of course, if he goes he will increase his reputation for good-nature, and probably he will not lose in the long-run. But there is no obligation to go, for poor people can always consult the parish doctor. Still, if he has been attending bad payers, he might drop them a hint before discontinuing his visits.

E. Q. (Hull) is "thankful that Russia bought experience for the world about 'our heathen ally,' instead of poor John Bull." So are we.

"ELECTRIC LAMP" (Camberwell) says he can make mouth-inspection lamps at 3s. 4d. each, and could therefore afford to pay £5 6s. per week to a man who sold 12 at 10s. 6d. each. We do not follow the arithmetic, and think he would be a loser. But we note his warning about Harvey Taylor and Co. with thanks.

McD. (Leeds) agrees with one of our correspondents about hospital nurses. He knows of a hospital where one nurse is left in each ward all night, and he wants to know what she is to do if there is a sudden outbreak of delirium tremens. We suggest she should summon help from another ward.

J. H. C. (West Kensington) confirms our opinion of Paynter and Co. (78, Mysore Road, Clapham Junction), and says Paynter was an outside porter, who got into trouble.

N. WORB (Newton Abbot), after reading *Punch* for 15 years, has been driven to give it up and read *Ally Sloper*. Now he smiles again.

W. H. A. (Goring-on-Thames) is "a peripatetic parson," who has introduced us to his London club, his boating club, his men's club, his lad's club, a ruri-decanal meeting, the reserve squadron at Torquay, and "a live peer of the realm." We are pleased to meet them, and desire their better acquaintance. He finds us " a pleasant antidote to the *Church Times*," and dreads to think what would happen if we should get the gout at Christmas-tide. We didn't.

V. P. (Southwark) sends us a copy of the *Entente Cordiale Gazette*, which is apparently run to advertise lottery bonds and a certain agency for their sale. If V. P. wants a gamble, he had better buy the bonds from a firm he knows something about.

J. A. D. E. says the abolition of imprisonment for debt in Scotland has made people improvident and callous. He does not agree with the judge who said that abolition of imprisonment for debt would kill the credit system. He does not want unfortunate debtors to be imprisoned, but only deliberate defaulters, and he would leave a discretion to judges. Yes, but there are judges and judges.

E. V. P. (Queen Victoria Street) favours the idea of a smokers' memorial to Sir Walter Raleigh. Surely we have already enough useless and unsightly erections.

A GRATEFUL READER (Reading) wants to send us a Christmas-box, and asks what we would like. Is he hinting at one of Huntley and Palmer's? Sly dog! Get us a new reader.

W. G. G. (Winnipeg) covers us with compliments, and says the Canadians treat English people "like scums." He accounts for this by saying that many immigrants there are most undesirable.

E. S. (Mitcham) sends a circular from the Imperial Cycle Company (Ilkeston) offering cycles from 1s. down. He wrote to ask if a cycle would be delivered on receipt of 1s., and he received an evasive reply.

J. J. (Glasgow) asks about the British Watch Company, and about Dr. Kidd (Fort Wayne, Ind., U.S.A.), who professes to cure all manner of ills. Kidd's pleading circulars prove that he is not ill-named.

A. H. (Hull) has just discovered the British Watch Company. Why, oh! why not read JOHN BULL more carefully?

F. M. (Guildford) wants to recover his photograph from Tanqueray. A line to the Paris police *might* help, but we ha'e our doots.

P. G. (Stoke Newington) has discovered the Brahma Lever Watch Company, and points out that it is connected with the Magic Foot Draft Company (65A, Holborn Viaduct). There is an allusion to the watch trick in Witty-Cur's Almanack (6d. at all bookstalls).

C. W. P. (South Hackney) makes some pertinent observations about debt. He says many young men obtain bicycles on the hire system, whereupon the vendor may whistle for his money. C. W. P. thinks it unfair that a man who openly steals a 4½d. screw hammer should go to prison, while the systematic stealer of an £8 bicycle obtains universal sympathy if sued. C. W. P.'s father is an undertaker and dislikes to talk about money to people who are "grief-stricken and sobbing," but, having a wife and family to keep, prefers to appear a brute than be a fool. People certainly do waste a great deal of money on funerals, but if they did not, we suppose undertakers would grumble.

H. E. (Acock's Green) asks why, if the cheapening of our manufactured goods is beneficial, we should not import all we require. The answer is that we do.

C. R. (Highgate) also takes up the cudgels for Protection. We pass over his polite references to our "ridiculous statements," "stupid assertions," etc., as they are not germane to the point at issue. He thinks that the suspension of a British industry is necessarily a loss of wealth to the community. But surely the community loses if it bolsters up an industry which cannot exist on its merits. We suppose that C. R. would like to keep out all foreign grapes, so that British labour should be employed in producing the fruit at home. Will C. R. read some elementary text-book on political economy before he writes to us again about Protection?

W. G. H. (Birmingham) agrees with Jim Crow that we are more imaginative and richer than colonials, but not that we are more persevering, more energetic, and more interesting. But we suppose that most people are more interesting to themselves than others can be.

"TAFFY" writes about Welsh revivals, and says, "Artificial methods for exciting the emotions have made pious men feel disgusted." Yes, we do.

"CAUTIOUS" (Swansea) deserves a whole tin of biscuits for having been "especially interested" in our letter-bag for several weeks, and now asking our opinion of the British Watch Company.

J. J. (Glasgow) objects to the hustling methods of the National Cash Register Company. They certainly seem to be very active, after a Yankee fashion.

W. C. P. (Brixton) reproves Lord Northcliffe for attacking certain soap canvassers, who are, according to W. C. P., "straightforward, decent fellows." Why not try to sell a cake to Lord N.?

"ANGLO-INDIAN" (Stockton) disagrees with Raja Varma about the Hindus, and says "the average Hindu woman's conversation is the silliest and most nonsensical in the world." As he also says they "rarely if ever see any men but their own near relatives," how does he know anything about their conversation?

A. S. (Southwark) is annoyed with the Waterloo Hospital for refusing the proceeds of a lecture delivered by Dr. Bodie, but we think Dr. Bodie should have asked permission from the authorities before advertising the name of the hospital.

A. B. (Mitcham) asks how it is that a licence to drive motors is granted to a man blind in one eye. We believe a licence has been granted to a man blind in both eyes.

"LAND VALUES" (Redditch) sends particulars of Dudley Salt, Limited (1, Commercial Buildings, Redditch), who offer 200 sq. yds. of freehold land to all who purchase 200 lbs. of their tea. "Land Values" thinks this too generous an offer, but we are not told where the land is, beyond the fact that it is in England, Scotland, Ireland, or Wales. And what about the tea?

E. B. (Hull) writes a long and interesting letter. He met someone who, strangely enough, disliked paying solicitors. So he advised him to consult us instead. No wonder our letter-bag grows heavy.

E. S. (Pimlico) thinks it a pity we did not appear years ago. So do we. He says there are plenty of people who do not read us because of the sporting advertisements. So much the worse for them—and us.

SOMEONE sends a cutting from the *Lancaster Observer*, which states that, if people ate more cheese, "health and vigour would improve, and John would be a Bull again."

"LOBSTER EYES" (Bayswater).—It is a delicate matter to advise about a club. The one you mention is, at any rate, cheerful. You will find some hints about clubs in Witty-Cur's Almanack, price 6d., at all bookstalls.

W. D. (Ontario) warns us against advertisements which offer £3 a week for addressing circulars in spare time. We believe we have heard something about them.

"MASON" asks why the national memorial to Queen Victoria is not being carried out by British labour. Unfortunately, the Count seems to prefer that work should be given to foreigners. We will make further inquiries about the fund.

A CORRESPONDENT complains of white slavery in the Great Central Railway. He says their carmen are made to work for 14 or even 16 hours until they are fit to drop, and that no carman is tolerated unless he does three men's work. He adds that the wages are miserable, and that boys are employed to do men's work, but only receive boys' wages. Is the trade union asleep?

W. A. (Meiringen) is a Swiss who approves of Crow. He has "read the expectorations of Swiss papers" on Crow's article, and "must confess that the stinging blows" delivered by Crow "have not missed their aim." W. A. offers himself as "a passionate as well as an exact contributor," and mentions that he has been "confined for long years in lunatic asylums."

E. B. (Anerley), who wrote some time ago desiring to meet and convince Jim Crow, is delighted with our invitation to tea, and promises to bring his best table manners. He hopes we will not overlook the cream-jug for the Swiss Roll. But we have to be careful about Jim's liver. However, E. B. shall have plenty of butter.

"FAIR PLAY" is not only angry with Crow, but with those rare correspondents who support Crow, and blames us for printing "blackguardly lies." But we like to hear all sides, and so do our readers.

J. C. (Glasgow) writes "for the hundreds of Swiss residents there," asking us to "allay the injured feelings of" his "compatriots." He says they supply good watches, the best chocolates, straw hats, wood-carving, lace, etc., and declares that "the indignant Swiss will thank Monsieur Jim Crow to deliver himself from the existent theory that the Swiss are not good linguists." J. C. has, at any rate, a fine command of language. So has our J. C.

The *Nouvelliste Vaudois* (Lausanne) has given prominence to Jim Crow's "Switzerland," translated by someone who is imperfectly acquainted with the English and French languages. Crow is taken quite seriously, and the *Nouvelliste* says:—"Our correspondent does not tell us who he is, and apparently knows as little about him as we do ourselves. We are not in sympathy with that islander, that is all. He must have travelled in Switzerland, unless he writes from hearsay, and during his journey he has suffered from stomach-ache." The word Alsatia is translated Alsace, and is ingeniously followed by a note of interrogation. Various heraldic terms are wonderfully mangled. "Gules sinister" become "sinister jaws," and "supporters" are given as "results."

"BULLET" (Plumstead) says "there is a 'one-of-us' kind of feeling with each other" among our readers. That is just the kind of feeling we like to encourage.

"JOANNE" (Bishopsgate) wants voters to pay 1s. a year to get on to the register. What small constituencies we should have!

J. R. (Manchester).—We will ask Mr. Mo. Bell if you ask us prettily, but we can't imagine anyone wanting to buy an old copy of the *Times*.

"QUI VIVE" (Sandown) was a chronic dyspeptic, but he obtained relief by reading us at meal-times. He wants to read books about New Zealand. Perhaps Lord Elgin will oblige.

A. V. W. (Walton) thinks we may have heard of the Brahmo Lever Company. Quite right—we have! He actually sends a stamped envelope for the return of the precious circular. Would he like a hundred copies?

W. H. T. (Aberkenfig) has been writing to Tanqueray and putting only 1d. stamps on his letters. Why stamp them at all?

"DANUBE RIVER" (Reading).—Always happy to oblige. You evidently have a very good literary taste.

E. T. B. (Wimbledon).—We agree that four months' imprisonment was a lenient sentence for a stepmother who burned a girl with a hot poker. It was the girl who got it hot.

J. N. (New Malden) points out how the *Times* is now touting for small domestic advertisements. The manager actually offers to provide servants and investigate characters. What a busy man he must be.

G. M. (Wigan) says his sister answered the advertisement of Osborn and Dawson (41, King William Street, E.C.), the philanthropists presenting beautiful hats for 1s. 9d. each, with three nice combs as a present. On sending the money she received the request to sell six sets of trumpery combs to her friends in order to obtain the hat. The firm said, "We are quite sure you have many friends who would be delighted to pay you double the price we ask for the dress combs, but we do not wish you to render us any account of profits you make this way." The circular should have been headed "How to Keep Friends."

F. C. J. (London, N.).—Thanks for hints about "the public."

J. W. (Bournemouth).—Yes, Philbrick is a brick.

"JAY" (King's Cross) sent 5s. to the Home Employment Association (Albemarle Works, Hounslow) for an outfit for making magic lantern slides, but can obtain nothing except excuses. He should try a summons.

W. P. (Walworth).—We agree about the grievances of teachers, but, alas! we have not space to insert your interesting paper at present. If only we had more pages!

H. C. R. (Liverpool) asks how railway companies evade the licensing laws when they sell liquor on cars. We suppose no one has ever troubled to prosecute them. But never mind! Travelling is thirsty work.

B. A. P. (Kilburn) writes:—"If I am not mistaken, I think you have referred to the Brahmo Watch Company in back numbers, so I thought you would be pleased to see the enclosed" (one of their circulars). Pleased is not the word!

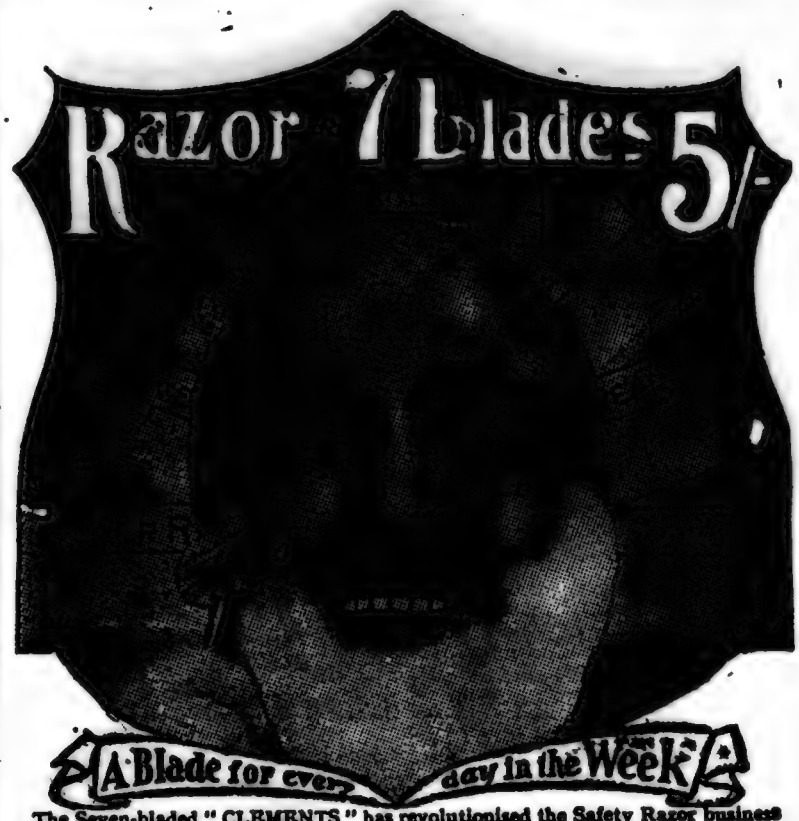
C. C. (Ealing Common) asks very politely if he may please tell us what he thinks about female suffrage. Why not? He thinks "the matter should be looked at in a sensible light." Well, it never has been yet. Observe the ambiguity of this reply.

"ANALYST" (Sheffield) says we "must have an enormous circulation." (Well, well, well!) So he wants us to keep on warning people against Cooper, so that he may be knocked in the Old Kent Road. We do not think Cooper is a swindler, but he is ingeniously unbusinesslike.

W. M. W. (London).—Thanks for letter, but not quite suitable.

R. T. E. (Forest Hill).—Thanks for Bull's Eyes, which we have utilised.

S. R. and Co. (Birmingham) write us a flattering letter, and suggest that we should form a "John Bull Business Men's League," in which case they think our editor might eventually become Premier, provided that post were "lifted out of the realms of the philosopher, the axe-grinder, the lawyer, the leader of fashion and other parasites and harpies." The temptation is a strong one!



The Seven-bladed "CLEMENTS" has revolutionised the Safety Razor business of the world. Scientific machinery has made the Guinea "Safety" of yesterday a Five-shilling razor to-day.

We've dared to fix a retail price that meant a "square deal." Clements' Safety Razor sets are complete at **Five Shillings.** Seven perfect blades—a nickel silver safety frame and stropping handle, all in a compact little case.

It's the safest safety razor in history. Everybody becomes an expert barber, with the first shave—IT'S IMPOSSIBLE TO CUT THE FACE.

Clements' blades are guaranteed to the limit—they are the keenest, finest tempered, and easiest shaving of all razor blades. They can be STROPPED like the ordinary razor, and will last for years. For those desirous of doing away with re-honing and re-sharpening, WE WILL EXCHANGE SEVEN NEW BLADES FOR SEVEN DULL ONES AND 1/6.

SHOULD YOU ALREADY HAVE A SAFETY and be bothered with sharpening, buy our blades—they will fit your safety frame. Price 6/6 per dozen, post free We will always exchange a dozen dull blades for a dozen brand new ones at 2/6 a dozen post free. **Send for free booklet.**

SEND POSTAL ORDER FOR 5/-, mentioning "JOHN BULL," and receive your set prepaid, from

CLEMENTS' RAZOR CO., BILLITER ST. LONDON.

CAN BE SEEN AT CLEMENTS' RAZOR DEPOTS: 99, STRAND (under Savoy Hotel). 127, HIGH HOLBORN. 2, OLD BROAD STREET. 41, GRACECHURCH STREET. 49, MOORGATE STREET. 16, LONDON STREET, E.C. 459, FLEET STREET. 45, QUEEN VICTORIA ST.

CHARING CROSS BANK.

(Established 1870.)

28, Bedford-Street, Charing-Cross, W.C., and
99 Bishopsgate-Street Within, London, E.C.
Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield Cardiff, Southampton, Plymouth, etc.
Assets, £2,136,249. Liabilities, £796,788. Surplus, £339,462.
Loans of £50 to £3,000 made on any class security.
2½ per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.

The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

MONEY
ARTICLES
MADE
CLEAR.

STOCK EXCHANGE JARGON.

All Technicalities fully explained in the new

DICTIONARY of STOCK EXCHANGE TERMS.

POST FREE for 3d. stamps of

HALFORD & CO., Palmerston House, London, E.C.

ONLY 362 MORE DAYS.

WITTY-CUR'S ALMANACK.

Price SIXPENCE, Nett. By Post, EIGHTPENCE.

Edited by JIM CROW, Esq.

No Prevention of Telegraphic Wagering.

With reference to the recent statement in *Truth*, that the Government contemplate introducing, next session, a Bill dealing with betting telegrams, I am able to say that the Postmaster-General has NO such intention. On the contrary, he has expressed an emphatic opinion that such legislation would be entirely impracticable. The loss of revenue, too, would be enormous, and thus, as in all human nature, "speaking through their pockets," our Parliament will suffer being stultified in connection with the recent Betting Bill and allow he who contributes the 6d. to their coffers to continue doing that for which he of the (gratuitous) street genus becomes a criminal.

A Hint to Owners of Mares.

Wargrave, the most popular Cesarewitch winner of our generation, goes to the stud this season, and his limited nominations—at the very reasonable fee of 48 sovs.—are naturally rapidly filling up, for, having regard to his Carbine staying blood, soundness, all-round utility, and fine distance handicap performances, he is quite the cheapest and most desirable sire that could be sought for speedy mares. His progeny are sure to become Cup, if not even classic winners. The latest booked to visit Wargrave is Isabelita, of Escott's, who ought to have won two of her last three races, but has broken down.

To Win in South Africa.

I have just completed the shipment of six thoroughbreds for racing in South Africa, and will be much interested in the future doings of the little troop: Rolla (2 years), the Florizel—Knightshade colt (3 years), Harpist (2 years), Talofa (3 years), the Harvest Money—Wasp filly (2 years), and the St. Donatts colt, by Cyllene (3 years). All are sound young 'uns, and may do well—a matter of extreme lottery, especially as under the cabled instructions of my unknown client, they were necessarily "cheap" horses. Nothing is really dearer to buy, especially as the freight and exes. are so heavy and equal, whether the animals are Derby winners or "wretches." Thus it is always soundest policy for all foreign buyers to import useful horses—one good one rather than half-a-dozen "crocks." I am not averse to obliging any would-be purchasers similarly, and prefer, as in this instance, to buy nearly everything by public auction, seeing that we do then arrive at the reasonable intrinsic worth of a horse, and the purchaser can see what the cost is. In private "dealing" there are so many distasteful channels of trickery, and an owner—if approached—never knows how wide "to open his mouth." Moreover, whatever risks one would be inclined to run for oneself must not be chanced on behalf of others.

Backers, Note!

A vast number of cases of betting disputes of all sorts come under my notice, one recently suggesting a subject that must be of interest to little backers all over the country. I refer to the rule which all the substantial continental s.p. men have of necessity "that all claims cannot be recognised unless accompanied by the vouchers." Naturally, when dealing with thousands of people—all utter strangers—one's business must be subject to definite rules and protected all possible by strict adhesion to them. It is impossible for the layers (otherwise commission agents) to know with whom they are dealing, or to have at their finger ends a statement of affairs concerning EACH individual customer. Therefore they can only reasonably go on black and white, and argue that not alone is it compulsory, but it is a very similar case to people being on a racecourse and having a bet with a strange bookmaker, who does not recognise their claim until the ticket is presented.

So far as layers are concerned, this seems reasonable and common sense; yet it must work hardship in some instances upon backers who not unnaturally look upon the voucher as their sole security, and in many—perhaps somewhat ignorant cases—wild horses will not drag these vouchers out of the holders' hands. Yet 99 people out of 100 would in an ordinary sense consider directly the horse backed on a voucher which they held had won that that money was lying in the bookmaker's hands to their credit, and that with it they could speculate further. The case in my mind was exactly this. A punter having, for a small sum, backed the winner of the Duke of York Stakes, did not write for the amount, but retained the voucher, and three days subsequently telegraphed to Holland to have several doubles on the Cesarewitch and Cambridgeshire up to about half the amount which he reckoned he had in hand. A formal notification of receipt of the wire was sent him, saying that the commissions "would be executed if the amount laid out was standing to his credit," which the despatching office in Holland were unable to say, as the accounts were—as usual in these cases—kept in London. After the double event had been brought off the backer not unnaturally claimed, but is declared "not on, owing to the money to be invested NOT standing to his credit at the time of the commissions being sent," solely because he RETAINED, and did not return, the voucher.

If anyone bets with bookmakers, they are naturally bound by their hard and fast rules, and it is their own fault if they have not read those rules. Personally I should have judged the matter by what the REASONABLE INTENTIONS WERE, seeing that the whole matter was above board, but it has been decided by the authorities that the specific rule demanding the return of the voucher covers the case, and therefore the would-be backer had NOTHING standing to his credit to go on the double event bets.

The remedy as to this is clear; either backers must be more wary in reading the various rules and stipulations on the tissue sheets despatched by the s.p. firms, or, what is fairer, the rule should say not only that CLAIMS MADE must be accompanied by the vouchers, but that the same must be done even if the money is not to be withdrawn, in whole or part.

Prophetic.

If racing be practicable BONNIE EARL may win the Gatwick Hurdle Handicap to-day (Thursday).

CHARLES LEVY,
28, REGENT ST., S.W.
(Business as usual during the winter.)
Telegraphic Address: "FOREJUDGE, LONDON."
Telephones:
3615 GERRARD, 4190 CENTRAL.

Telegraphic Address: "IRISHMAN, LONDON."
Telephone: No. 5072 GERRARD.
E. C. IRISH, OXFORD CLUB,
7, ARGYLL STREET, W.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1876.

W. H. SAUNDERS!
Telegraphic Address is
"PLASTERING, LONDON."

TRACE AND PERCY,
15, JERMYN ST., LONDON, S.W.,
Every description of business undertaken. Advantageous terms post free on Application.
"LARRY LYNX," in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

A. HEATHORN,
51, WARWICK STREET, REGENT STREET, W.
Business continued through the winter, as usual.
Accounts opened on approved references.
Telephones: 4171 Gerrard, and 11220 Central.
Telegraphic Address: Fretting, London.

JOHN ROBERTSON & CO.
TURF ACCOUNTANTS,
FLUSHING, HOLLAND.
Postage 2½d. Postcards, 1d.
The "Winning Post," July 7th, says:—
"A Straightforward Firm of Accountants."
WRITE FOR RULES.

John Burns It. Harry Marks it.
Balfour has It in Bed with Him.
Mr. Bryce is taking it to Washington.
Roosevelt has wired for a Copy.

NOW READY.

ONE TANNER. 1907.

By Post, Eightpence.

JOHN BULL'S HARDY ANNUAL.

Unedited by that Awful Reprobate, JIMMY CROW, Esq.

PRICE ONE TANNER.
WORTH A BOB.
A QUID PRO QUO.
CROWNED HEADS ARE SCRAMBLING FOR IT.
WISE HEADS ARE DEVOURING IT.

WITTY-CUR'S ALMANACK

FOR 1907, or Any other Year.

ONE TANNER ONLY, BUT A MILLION WILL BUY IT.

WITTY-CUR'S ALMANACK

YOU CANNOT LIVE WITHOUT IT.
YOU WILL DIE O' LAFFING IF YOU GET IT.

INGREDIENTS. LETTUCE'S DIARY. THE TABLE OF PRECEDENCY. PROFESSIONAL FLEAS. WAITS AND MEASURES. BALLOONACY. POSSIBLE AND IMPOSSIBLE MINISTRIES. THE NEXT HOUSE OF LORDS. POSTAL GUYED. RAILWAY GUYED. HEALTH GUYED, etc. THE BOYHOOD SUFFRAGE LEAGUE. MUNICIPAL ESTIMATES. UNSEASONABLE FISH. THE ARITHMETIC REFORM LEAGUE. THE CAULIFLOWER LEAGUE, AND OTHER UNMITIGATED POOLERY.

1907—WITTY-CUR'S ALMANACK—1907

IT TOUCHES THE SPOT.
IT TICKLES THE FANCY.
IT TAKES THE BISCUIT.
IT BEWILDERS THE BRAIN.
IT STAGGERS THE INTELLECT.

You May Do Without Encyclopædias, Atlases, Popular Educators, And Other Stupendous Treatises, Plain Or Coloured, But You Cannot Do Without This Monumental Work Of Genius. It Has Taken Hours To Produce It. If All The Letters In It Were Multiplied By Forty Millions And Divided By Two, They Would Extend All The Way Down The Street And Turn Round The Corner. It Has Taken Thousands Of Skilled Workmen To Produce The Paper Alone, Reckoning From The Time It Was Old Rags And Timber. The Man Or Woman Who Does Not Read This Work, Therefore, Cannot Expect To Enjoy Breakfast, Will Have No Appetite For Lunch, And Will Quarrel With Dinner. In Fine And In Short, "WITTY-CUR'S ALMANACK" Is The Realised Learning Of The Ages, The Visible Monument Of An Eternal Glory.

NOW READY. ORDER YOUR COPY, SIT TIGHT, HOPE STEADFASTLY, GET YOUR SIXPENCE READY, AND YOU MAY RECEIVE ONE OF THE LAST COPIES OF THE ONE MILLIONTH EDITION BEFORE THE PLATES ARE DESTROYED.

DINNA FORGET the Name They Ca' It. DINNA FORGET, It's Twelve Bawbees.

WITTY-CUR'S ALMANACK.

NOW READY. ORDER NOW. OR YOU WILL BE TOO LATE.

"JOHN BULL" OFFICES, 4, RED LION COURT, FLEET STREET, LONDON, E.C.

No Prevention of Telegraphic Wagering.

With reference to the recent statement in *Truth*, that the Government contemplate introducing, next session, a Bill dealing with betting telegrams, I am able to say that the Postmaster-General has NO such intention. On the contrary, he has expressed an emphatic opinion that such legislation would be entirely impracticable. The loss of revenue, too, would be enormous, and thus, as in all human nature, "speaking through their pockets," our Parliament will suffer being stultified in connection with the recent Betting Bill and allow he who contributes the 6d. to their coffers to continue doing that for which he of the (gratuitous) street genus becomes a criminal.

A Hint to Owners of Mares.

Wargrave, the most popular Cesarewitch winner of our generation, goes to the stud this season, and his limited nominations—at the very reasonable fee of 48 sovs.—are naturally rapidly filling up, for, having regard to his Carbine staying blood, soundness, all-round utility, and fine distance handicap performances, he is quite the cheapest and most desirable sire that could be sought for speedy mares. His progeny are sure to become Cup, if not even classic winners. The latest booked to visit Wargrave is Isabelita, of Escott's, who ought to have won two of her last three races, but has broken down.

To Win in South Africa.

I have just completed the shipment of six thoroughbreds for racing in South Africa, and will be much interested in the future doings of the little troop: Rolla (2 years), the Florizel—Knightshade colt (3 years), Harpist (2 years), Talofa (3 years), the Harvest Money—Wasp filly (2 years), and the St. Donatts colt, by Cyllene (3 years). All are sound young 'uns, and may do well—a matter of extreme lottery, especially as under the cabled instructions of my unknown client, they were necessarily "cheap" horses. Nothing is really dearer to buy, especially as the freight and exes. are so heavy and equal, whether the animals are Derby winners or "wretches." Thus it is always soundest policy for all foreign buyers to import useful horses—one good one rather than half-a-dozen "crocks." I am not averse to obliging any would-be purchasers similarly, and prefer, as in this instance, to buy nearly everything by public auction, seeing that we do then arrive at the reasonable intrinsic worth of a horse, and the purchaser can see what the cost is. In private "dealing" there are so many distasteful channels of trickery, and an owner—if approached—never knows how wide "to open his mouth." Moreover, whatever risks one would be inclined to run for oneself must not be chanced on behalf of others.

Backers, Note!

A vast number of cases of betting disputes of all sorts come under my notice, one recently suggesting a subject that must be of interest to little backers all over the country. I refer to the rule which all the substantial continental s.p. men have of necessity "that all claims cannot be recognised unless accompanied by the vouchers." Naturally, when dealing with thousands of people—all utter strangers—one's business must be subject to definite rules and protected all possible by strict adhesion to them. It is impossible for the layers (otherwise commission agents) to know with whom they are dealing, or to have at their finger ends a statement of affairs concerning EACH individual customer. Therefore they can only reasonably go on black and white, and argue that not alone is it compulsory, but it is a very similar case to people being on a racecourse and having a bet with a strange bookmaker, who does not recognise their claim until the ticket is presented.

So far as layers are concerned, this seems reasonable and common sense; yet it must work hardship in some instances upon backers who not unnaturally look upon the voucher as their sole security, and in many—perhaps somewhat ignorant cases—wild horses will not drag these vouchers out of the holders' hands. Yet 99 people out of 100 would in an ordinary sense consider directly the horse backed on a voucher which they held had won that that money was lying in the bookmaker's hands to their credit, and that with it they could speculate further. The case in my mind was exactly this. A punter having, for a small sum, backed the winner of the Duke of York Stakes, did not write for the amount, but retained the voucher, and three days subsequently telegraphed to Holland to have several doubles on the Cesarewitch and Cambridgeshire up to about half the amount which he reckoned he had in hand. A formal notification of receipt of the wire was sent him, saying that the commissions "would be executed if the amount laid out was standing to his credit," which the despatching office in Holland were unable to say, as the accounts were—as usual in these cases—kept in London. After the double event had been brought off the backer not unnaturally claimed, but is declared "not on, owing to the money to be invested NOT standing to his credit at the time of the commissions being sent," solely because he RETAINED, and did not return, the voucher.

If anyone bets with bookmakers, they are naturally bound by their hard and fast rules, and it is their own fault if they have not read those rules. Personally I should have judged the matter by what the REASONABLE INTENTIONS WERE, seeing that the whole matter was above board, but it has been decided by the authorities that the specific rule demanding the return of the voucher covers the case, and therefore the would-be backer had NOTHING standing to his credit to go on the double event bets.

The remedy as to this is clear; either backers must be more wary in reading the various rules and stipulations on the tissue sheets despatched by the s.p. firms, or, what is fairer, the rule should say not only that CLAIMS MADE must be accompanied by the vouchers, but that the same must be done even if the money is not to be withdrawn, in whole or part.

Prophetic.

If racing be practicable BONNIE EARL may win the Gatwick Hurdle Handicap to-day (Thursday).

CHARLES LEVY,
28, REGENT ST., S.W.
(Business as usual during the winter.)
Telegraphic Address: "FOREJUDGE, LONDON."
Telephones:
3615 GERRARD, 4190 CENTRAL.

Telegraphic Address: "IRISHMAN, LONDON."
Telephone: No. 5072 GERRARD.

E. C. IRISH, OXFORD CLUB,
7, ARGYLL STREET, W.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1876.

W. H. SAUNDERS!
Telegraphic Address is
"PLASTERING, LONDON."

TRACE AND PERCY,
15, JERMYN ST., LONDON, S.W.,
Every description of business undertaken. Advantageous terms post free on Application.
"LARRY LYNX," in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

A. HEATHORN,
51, WARWICK STREET, REGENT STREET, W.
Business continued through the winter, as usual.
Accounts opened on approved references.
Telephones: 4171 Gerrard, and 11220 Central.
Telegraphic Address: Fretting, London.

JOHN ROBERTSON & CO.
TURF ACCOUNTANTS,
FLUSHING, HOLLAND.
Postage 2½d. Postcards, 1d.
The "Winning Post," July 7th, says:—
"A Straightforward Firm of Accountants."
WRITE FOR RULES.

John Burns It. Harry Marks it.
Balfour has It in Bed with Him.
Mr. Bryce is taking it to Washington.
Roosevelt has wired for a Copy.

NOW READY.

ONE TANNER. 1907.

By Post, Eightpence.

JOHN BULL'S HARDY ANNUAL.

Unedited by that Awful Reprobate, JIMMY CROW, Esq.

PRICE ONE TANNER.
WORTH A BOB.
A QUID PRO QUO.
CROWNED HEADS ARE SCRAMBLING FOR IT.
WISE HEADS ARE DEVOURING IT.

WITTY-CUR'S ALMANACK

FOR 1907, or Any other Year.

ONE TANNER ONLY, BUT A MILLION WILL BUY IT.

WITTY-CUR'S ALMANACK

YOU CANNOT LIVE WITHOUT IT.
YOU WILL DIE O' LAFFING IF YOU GET IT.

INGREDIENTS. LETTUCE'S DIARY. THE TABLE OF PRECEDENCY. PROFESSIONAL FLEAS. WAITS AND MEASURES. BALLOONACY. POSSIBLE AND IMPOSSIBLE MINISTRIES. THE NEXT HOUSE OF LORDS. POSTAL GUYED. RAILWAY GUYED. HEALTH GUYED, etc. THE BOYHOOD SUFFRAGE LEAGUE. MUNICIPAL ESTIMATES. UNSEASONABLE FISH. THE ARITHMETIC REFORM LEAGUE. THE CAULIFLOWER LEAGUE, AND OTHER UNMITIGATED FOOLERY.

1907—WITTY-CUR'S ALMANACK—1907

IT TOUCHES THE SPOT.
IT TICKLES THE FANCY.
IT TAKES THE BISCUIT.
IT BEWILDERS THE BRAIN.
IT STAGGERS THE INTELLECT.

You May Do Without Encyclopædias, Atlases, Popular Educators, And Other Stupendous Treatises, Plain Or Coloured, But You Cannot Do Without This Monumental Work Of Genius. It Has Taken Hours To Produce It. If All The Letters In It Were Multiplied By Forty Millions And Divided By Two, They Would Extend All The Way Down The Street And Turn Round The Corner. It Has Taken Thousands Of Skilled Workmen To Produce The Paper Alone, Reckoning From The Time It Was Old Rags And Timber. The Man Or Woman Who Does Not Read This Work, Therefore, Cannot Expect To Enjoy Breakfast, Will Have No Appetite For Lunch, And Will Quarrel With Dinner. In Fine And In Short, "WITTY-CUR'S ALMANACK" Is The Realised Learning Of The Ages, The Visible Monument Of An Eternal Glory.

NOW READY. ORDER YOUR COPY, SIT TIGHT, HOPE STEADFASTLY, GET YOUR SIXPENCE READY, AND YOU MAY RECEIVE ONE OF THE LAST COPIES OF THE ONE MILLIONTH EDITION BEFORE THE PLATES ARE DESTROYED.

DINNA FORGET the Name They Ca' It. DINNA FORGET, It's Twelve Bawbees.

WITTY-CUR'S ALMANACK.

NOW READY. ORDER NOW. OR YOU WILL BE TOO LATE.

"JOHN BULL" OFFICES, 4, RED LION COURT, FLEET STREET, LONDON, E.C.

GRADUAL PAYMENT SYSTEM

BY MONTHLY INSTALMENTS.

PARTICULARS and CATALOGUES FREE by POST.

WATCHES.

CLOCKS.

JEWELLERY

and

PLATE.

Our "Standard" ¾-plate English Keyless Half-Chronometer, Jewelled throughout in Rubies, Breguet Hair Spring for Close Adjustment and to prevent variation in the pocket. Accurately timed for all Climates. Specially constructed for Hunting and Rough Wear. In Massive 18-carat Gold Cases, with Monogram or Crest Richly Emblazoned. In Crystal Glass, Hunting or Half-Hunting Cases.

Our "Colonial" Gold Keyless ¾-plate English Half-Chronometer, Fully Jewelled in Rubies, Chronometer Balance, 18-ct. Gold Extra Strong Case. In Crystal Glass, Hunting or Half-Hunting Case, £21. Ditto in Silver, £10.

SIR JOHN BENNETT, LTD.,

65, CHEAPSIDE, LONDON, E.C.

A BOON TO CITY MEN.

10 Minutes from Rail and Nice Country Town, and 25 miles from London.

FREE DEEDS.

NO LAW COSTS.

NO SURVEY FEES.

Good six-room residences as above on a large plot of land, with bath and every modern convenience, for **£285.** Water laid on. Good roads.
Land from **£35** an acre.

POSSESSION ON PAYMENT OF 10%, BALANCE SPREAD OVER 21 YEARS.

Week-end and Holiday Residences for £125.

Write for particulars of above and large illustrated book of estates in 11 different counties, or, if possible, call.

HOMESTEADS (R.) LTD., 27, ESSEX STREET, STRAND, W.C.

Printed for the Proprietors (JOHN BULL, LTD.) by ODHAMS LIMITED, 93 and 94, Long Acre, and 1, Burleigh Street, Strand, W.C., and Published at 4, Red Lion Court, Fleet Street, London, E.C.

Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. GREENBERG & Co., Ltd., Advertisement Contractors, 80, Chancery Lane, London, W.C. Telephone 212 Holborn.